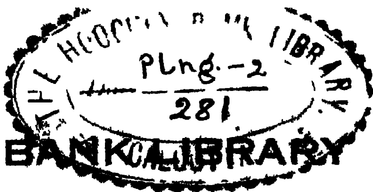


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RURAL BENGAL-

HOW TO REVIVE.

Kiron. C. Lahiri.

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To

THE MEMORY OF

MY BELOVED FATHER

LATE RAI BAHADUR JATINDRA CHANDRA LAHIRI

DISTRICT & SESSIONS JUDGE, BENGAL.

who loved the rural people from his heart, engaged his thoughts and funds for the improvement of the rural people, spent all his leave and holidays in rural areas, settled down after his retirement to live amongst the rural people, refused to leave the rural areas when the call to leave this world arrived, and went to rest amongst the rural people he loved,

This Book is Dedicated

WITH REVERENCE.

PREFACE.

This book is intended for placing before the authorities and the public a practical (not theoretical) scheme for the revival of rural Bengal. It is sometimes thought in a spirit of defeatism that the revival of rural Bengal is beyond the scope of practical politics but really that is not so. If the steps that have been taken now and then—here and there, have not produced any effect, it is because such steps have not touched the root cause that has brought about the fall of the village. In fact the cause of the fall of the villages lies deep in the system and unless steps be taken to remove the said cause, no amount of isolated measures will avail. The present book aims at discovering the real cause of the fall of the village and at suggesting remedies for those causes. The author will think himself fortunate if the cause of rural Bengal is advanced in the least by this book. The author takes the opportunity of acknowledging gratefulness for the help he derived from the reports, writings and speeches, of men of light and leading, at home and abroad.

12th July, 1938.
RUKNI, Po. NALIA.
District Faridpore.

Kiron. C. Lahiri.

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RURAL BENGAL:

HOW TO REVIVE

CHAPTER I

The villages of Bengal are in an awful state of misery, more awful than usually thought to be. The men who inhabit the villages have hardly sufficient food to maintain them throughout the year. Beyond the harvesting season most of them have nothing to eat and no subsidiary income to fall back upon. They some how carry on in such off season, partly by starving, partly by begging and partly by borrowing. Begging and borrowing even have come to be difficult, for the men who could be approached for such purposes have left the villages and have settled down in the distant cities. The villages have become insanitary and unfit for human habitation. Jungles have grown up in abundance and water-

beds have been over-grown with swamps. Rivers, canals and tanks have either become polluted or silted up and sources of drinking water have become scarce. Diseases of all kinds, specially Malaria, have come to rage furiously in season and out of season and keeping fit has come to be a rare thing. Families after families have been ruined by bad health of their members and on this account it has become difficult to pursue the usual avocations of life. If the men in the cities suffer for one season,—what an awful noise is made, but nobody cares sincerely for those who live in the villages and suffer mutely all through the year. The costly medical treatment is a thing foreign to them and they are destined to suffer and die in silence. The cattle upon which depend the wealth and prosperity of the "men behind the plough" suffer helplessly and their position is as hopeless as their masters'. The live-stock of humanity and cattle are thus criminally wasted and a sort of criminal negligence burns the sepulchral candle at both ends. The

death groans and mortal agonies of the dying and famished rural population reach not the petrified ears of the authorities and men who hold the key positions,—rolling, far away from the villages, in wealth squeezed out from these very human beasts of burden. The facilities for education, which could have helped them in the matter of their better living, are wanting and even their association with the educated section who could have helped them by their ideas and advice is denied, since that class has left the villages and set up habitations in one or other of the distant cities. The village people as a matter of fact due to all these have become desolate and a spirit of helplessness, an idea of diffidence and a gloom of misery hang over them. No pen picture is sufficient to describe the awful condition of the villages and the people living therein. Still it is these villages which supply 90% of the population, produce agricultural commodities which constituite the main wealth, and consume most of the articles manufactured in the country.

CHAPTER II

Why have the villages of Bengal reached this awful state of misery is the next question. Many answers have been often given to this, but these answers have been more or less academical and theoretical than real. The main cause of the misery of the villages is however a simple one,—and is nothing but the withdrawal of the middle class from the villages. The value of the middle class in relation to matters of the village does not however appear to have been sufficiently appreciated, nor has its indispensable nature in the scheme of rural improvement been sufficiently understood. There is now and then a "go back to village" cry,—but it is doubtful whether behind such a cry there is sufficient conviction. The middle class possesses education, intelligence, money and resources and when such a class withdraws from the villages and takes up habita-

tion in the city, as it has done, the villages are left in charge of the uneducated, unintelligent, impecunious and resourceless mass. Is it any wonder that in such a state,—the villages would fall into all-sided misery ? Who in the village is to understand the scheme of improvement ? Who is to work such schemes to reasonable success ? Who is to finance or to procure finance for them ? Many schemes for rural improvment were framed and put into operation, but all of these have failed as the villages lacked in the middle class. It is not in the dearth of schemes but in the dearth of men in the villages, who could work such a scheme,—that all difficulties lie. When the Bengal Village-Self-Government Act was introduced and the Union Boards were established, high hopes were raised in all quarters. Many thought that with the satisfactory working of the Union Boards, most of the difficulties of Rural Bengal would be solved and a new era of advancement would be inaugurated,—but it was soon realised that the men who could appreciate

the spirit of the Act and work the Union Boards successfully were wanting in the villages. The Co-operative Act was introduced with equally high hopes and it was thought in consideration of the success of co-operation in other lands, that rural credit would be established on high and solid foundation, but as a matter of fact all hopes were falsified. The want in the villages of the right type of men, who could appreciate the spirit of co-operation and work the societies in the proper way,—is the cause of their failure. Many other schemes for rural improvement have been framed, but they have like the Union Boards and the Co-operative Societies ended in hopeless failures.

The best of laws can only provide for better facilities but it can never "provide for better human element" to take advantage of them. "It is beyond the powers of even the most prudent of Finance ministers" as the Hon'ble Mr. Nalini Ranjan Sirkar has said "to do more than provide the means with which the nation can commence the journey towards reconstruction and prosperity.

To elevate society, to improve the human material, to rouse the masses to a sense of intolerance of their present condition—in short, to set the forces that make for progress and motion, is the duty that must finally devolve on the society itself. The final responsibility for national prosperity must, therefore, be with the people, with all those in whom by status or of attainment vests the leadership of the community." Legislative powers can find a way out of the difficulties but as the Hon'ble minister has said that in the last analysis the urge must lie not with the Government but with the people. It is the want of such people in the villages who could take the lead and give the urge that constitutes the main cause for the failure of institutions, that are the out-come of wholesome pieces of legislation. The people in whom fortunately vested the leadership have more or less severed their connections with the villages. Not being themselves the direct sufferers, their anxiety for improvement must necessarily be casual and

formal, for the question of self consciously or unconsciously controls the urge to action more or less.

Even the existing primary institutions in the villages are on the decay,—what to speak of creation and improvement of new ones. Agriculture which is the main source of income of most of the people is in a moribund condition and is more or less neglected. How can the ordinary agriculturist who lacks in education, intelligence and resources appreciate the methods of improved agriculture and put them into practice ? Had the middle class associated itself with agriculture—the education, intelligence and resources possessed by such a class would have come to be harnessed in its cause and agriculture would have come to improve as a matter of course. The "man behind the plough" can supply the element of manual power but it can not furnish the other elements that make for improvement. When such other elements are necessary he has to look up to the middle-class who unfortunately have

taken up habitation in the distant cities and could not be found at or near the villages,—the home of agriculture. The members of this class living in the cities may own land, but they are so distant and so dissociated that they can not render any positive help to agriculture and are interested only in getting as much as possible out of the agriculturists, who unattended some how carry on cultivation in their own old and primitive ways.

The same is the case with the cottage industries. They did once flourish in the country-side and provide sources of employment to many and if they have decayed as at present, it is primarily because the middle-class has ceased to associate with them. The artisans can supply the skilled labour, but it is, as it had been, for the middle-class to organise them, to finance them and to find markets for their products. The western civilisation and the modern industrialism have torn asunder the middle-class from the main body politic and it has come to form a section by itself in

modernised towns with the result that it has been impossible or rather unpalatable for it to take any kind of interest in the old cottage industries and as such the artisans have been left to themselves. Is it any wonder that in such a case these industries should dwindle and gradually fail ! The success of an industry depends upon the popularity of its products and such popularity depends upon the middle-class that more or less leads the fashion and shapes popular opinion. If such a class should lose all touch and hence sympathy with the artisans by moving to the cities and get themselves interested one way or the other in big industries in the towns it would find it to their interest, as it had done, to popularise their products rather than those of the cottage industries in the villages. Here is the real reason,—why though the big industries in the country have gradually improved, the cottage industries have gradually fallen into disrepute and have deteriorated. There has been for some time past agitation in some quarters for improving cottage

industries but such agitation has hardly produced any effect. As long as the middle-class continues to live in the cities, detached from the villages, the home of cottage industry, nothing will avail.

Most of the trade and industry are usually started under the initiative of the middle-class which supplies money and the brain. The poor and uneducated mass can supply the manual labour if necessary, but the initiation is not theirs, and it is for this reason that these industries are more or less started in or about the cities where this middle-class, the promoters, has taken up its habitation. It is not disputed that trade and industry are necessary for the good of the country, and that on agriculture alone the country cannot flourish but those trade and industries that have been started in or about the cities, far away from the rural population, are of no avail to the country, as 90% of the population of the country, living as they do in villages, can take no advantage of them. In the scheme of industrialism, the rural people figure

only as the consumer with the result, that far from being able to derive any good from these institutions that are started far away from them in the cities,—the men in the village expose themselves to greater exploitation. It must never be forgotten that 90% of the people live on agriculture in rural areas and in order that the trade and industry may be of some utility, they should be decentralised and established in through the rural areas in such a way, that they may be complementary to and not competitive with agriculture which is the main profession of the country and the principal source of wealth. The industrial organisations are at present so located, far away from the people, that any body who intends to join them has got to leave his village home and ordinary avocation of life. That means a serious repercussion on agriculture itself, and what seems to be a gain to the trade is evidently a loss to agriculture. The western system of centralised industrialism should never be an example, for it should never be forgotten that our

country is absolutely agricultural. Such a decentralised system of industry and trade will necessarily set in if the middle-class shifts from the cities which it has swarmed and returns to the villages.

The absence of the members of the middle-class which comprises generally the men of money, from the village is also responsible for money being dear and scarce in the country side. By their exodus, they have taken along with them their money and it is no wonder that money for loans should be scarce. The dearth of money in the villages is thus due to no inherent defect in the villages but to the withdrawal of men of money from them. Whereas loans of crores of rupees when offered at 3 per cent per annum are oversubscribed in a few minutes in the city, the man in the village has to go disappointed when he asks for a loan of a paltry sum even at 24 per cent. Of late legislative measures have been taken to check the rate of interest in the village but they have more or less failed like all artificial

measures. How could artificial measures override the universal law of supply and demand? If the middle class returns to the village, money will also return with it and sufficient money to meet the needs of the people will be available. The rates of interest will then, as a matter of course, come down and there will be no need of introducing futile legislative measures.

The withdrawal of the middle class from the villages is the reason why the villages have come to be exploited by the cities in matters one and all. The members of this class more or less due to the system of administration have come to occupy the controlling positions in the services, in profession, in trade and in industries and since out of touch with the villages, they have formed themselves into a separate body—having no unity of interest with the people in the villages that really feed them. They have thus no consideration for the men in the villages and for the services they render,

they charge directly or indirectly a price, so high that the village people are sapped dry. The men in the cities, by virtue of their proximity to the administrative centre, have come to have some sort of vested interest as it were, and this they utilise in exploiting the mass, that has got to come to them for the daily business of life. This systematic exploitation has pauperised the villages which exist as it were only to cater to the needs of the cities. By the complete isolation of the middle class from the villages, the money acquired out of the villages does never return in any shape or form to them. There is, as a matter of fact, a continuous one way traffic of money. When the middle class used to live in the villages, the money it used to earn at home or abroad would circulate amongst the village people but that is only a matter of history at present. The country has experienced booms,—but the villages have remained as miserable as before, if not worse. If the cities have grown to their present dimension,—it is

because they have been successful in their systematic exploitation of the villages. If any body will care to look below the surface, he will find that the mighty edifice of the cities has been built on the ruins of the villages. There are occasions when people in the cities express concern and solicitude for the rural population, but whatever may be the school of politics and whatever may be the profession of such people, they are inherently all party to the scheme of exploitation. The violence done to the agricultural and economic life, the tearing asunder of the rural association and the disrupture of the socio-economic fabric, have been taking place "behind a smoke screen of philanthropic and moral phrases,—which are perhaps necessary to soothe the bad conscience of the wrong-doer," but that have been at last found out by the victims to be bad jokes only. The part played by these urban people in the systematic exploitation of the mass can never be over-estimated and if the word 'Rural Reconstruction' has of

late been a common talk with some of them, it is because they have found out that no further exploitation is possible due to the destituteness to which the villages have been gradually brought. Nothing short of return of the middle-class to the villages can stop the exploitation.

The middle-class supplies the cultured section of the society and as such its mere presence in a locality is of great value. Apart from the help that the members of this class can afford to the formation and working of organised schemes of development, the cumulative effect of their individual efforts which they make for their own interest to improve the locality and the society they live in, goes a great length in effecting a general development. If a section of the middle-clsss would inhabit a locality,—its members out of self-interest, if not from altruistic standpoint, clear jungles and keep them clean for better sanitation, create sources of drinking water and reclaim tanks for better health, provide facilities for medical treatment, establish institu-

tions for better education and culture, and introduce amenities for better living. If the villages have suffered an all-sided degeneration, and the cities have grown, it is because this middle-class which would have individually worked in this direction has left the villages and settled in cities. In fact it will be found that the village which has lost its middle-class most has suffered most.

The middle-class due to its peculiar position is the example of other classes and is generally imitated in all matters. The members of such a class by their individual acts thus inspire others to methods of better living. If the mass has failed to show signs of striving for better living, it is mainly because the class that could inspire the mass by its example has left the villages,—the home of the mass. The man of the city may off and on preach to the mass but such preaching, specially by those that have abandoned the villages, is and can be, hardly taken seriously. If example is better than precept in all matters,

why should the position be different with the mass in matters of better living ?

The middle-class furnishes the element that serves to check the tyranny of one class or individual over another. With the removal of such a class from the village the guarantee of fair dealing as between one and another has been lost. If we hear in the villages of the tyranny of the landlord over the tenant, of the creditor over the debtor, of the rich over the poor and of the strong over the week,—it is because the middle-class which can directly or indirectly prevent and stop such tyranny can not be found in or about the villages. No Government, however well-run, can intervene at every step in matters that concern individuals.

The absence of the middle-class in the villages is the cause why there is no strong public opinion in their favour. Still it is this public opinion without which nothing can be possibly done in a democratic form of Government. The middle-class takes the lead in all agitaions

that shape public opinion. If such a class is absent from the villages,—who is to agitate for them ? The mass is by nature silent and prefer suffering to complaining. It is for this reason why for an insignificant thing concerning the city there starts wide-spread agitation, and very serious thing for the villages go un-noticed. In recent years there was an apprehension in certain quarters, that Calcutta might be infected with malaria. What a tremendous agitation was started on that occasion ! But when instead of an apprehended attack, malaria kills millions of the rural population every year, how disproportionately little is heard of it. No one is disposed to take serious notice of this death dance that has been going on in the villages in ghostly glee. Such is the indifference shown to all rural matters. Of late there has been some talk of rural matters, but how insignificant it is, in proportion to the magnitude of the problem. It is doubtful if sincere purpose is behind such talk. It looks like stage shows.

Thus in whatever way the problem of rural Bengal be analysed, it will be found that the withdrawal of the middle-class from the villages is the real cause of the fall of the villages. The middle-class is as it were the life of the society and it is no wonder that the villages become dead with the loss of such a class. Restore the middle-class to the villages, and they will cease to be dead and come to new life.

Some are of opinion that the land system is the cause of the misery of the villages. There is nothing inherently defective in the system itself and if the Land System has adversely affected the people, it is because the zeminders like the members of the middle-class have removed from the villages and established allegience to the cities. The zeminders by this dissociation continue to have their interest in the village only to the extent of getting the rents realised through their officers and as such the principle of give and take as between them and their people has ceased to exist. Bring the zeminders back to their zemin-

dery,—and the land system will not be found to be defective.

It is generally believed that those people that have left the villages and have merged into the cities need not return to villages and that from their habitation in the city, they can improve the villages,—but such a belief is based on misconception. It may be that the people of western countries have centralised in the cities, but a comparison between a country,—out and out industrial with Bengal, which is essentially agricultural, is hazardous. Even if a comparison be made between England and Bengal it will appear that the cities are far more removed and detached in Bengal than in England. While in Bengal the principal city of Calcutta has to serve a rural area of 80,000 sq miles, in England, London serves only one half of such an area. The other cities of Bengal serve on the average a rural area of about 800 sq miles, whereas the cities of England, leaving out of consideration cities exclusively industrial, serve on the average an

area of 100 sq miles. Due to this detachment in Bengal, the cities have grown to have an absolutely separate entity and the people therein can only afford to be interested in the villages only so far as the latter is concerned to supply money to the profession, trade and industry in the cities. Unless the middle-class is brought back to the villages or very near them, so that it may have a constant touch and unity of interest with the people therein, nothing real and tangible for rural improvement can be expected.

There is another general belief that if the number of officers of the Government and local bodies were increased and such officers were made to tour more,—the villages of Bengal would improve,—but such a belief is absolutely base-less. It is not appreciated that an officer of the Government or Local or Public bodies can at best give a start and at intervals give instructions in connection with rural development schemes, but that the work itself must be done

by the local people day in and day out. Since the class of men who are capable of doing the work of improvement in the proper spirit has ceased to associate with the villages,—the touring of the officers can hardly produce any effect. More over the officers of the Government and local dodies, stationed as they are in the far away city, can hardly understand the real needs of the people of the villages in their tour. The same set of places and the same set of persons connected with one or the other of the local bodies are visited by the touring officer while the real village with its people remains unknown for all time to come. The officers have mostly their permanent habitation in one or the other cities and due to the system of administration however much they tour in the village they can never acquire that rural bias which is absolutely a necessity for the effective doing of any thing of rural development. As a matter of fact no real concern or attachment for the village can be had by temporary stay in the village and formal

meeting with the rural people during tour. If any body will compare the number of institutions established in cities with those in villages, under the influence,—direct or indirect, of officers of the Government and of local bodies, he will find which way the real sympathy of such officers lies. Cases are very common, when these officers even take undue advantage of their official position to tax the rural people for institutions that are located in the cities and cater to the needs of the urban population. Still, if anybody will depend upon these officers alone for rural upheaval, he is surely to be disappointed, as all have been in the past. Until and unless the middle-class is brought back to the villages or to their immediate proximity,—however much other attempts be made to revive them, they are bound to fail.

CHAPTER III

How to make the middle-class return to the villages or to their immediate proximity is the next question. Before that question can be answered, it is necessary first to find out the causes, that led the middle-class, which previously lived in the villages, to quit them and take up permanent habitation in the cities. It is many often said that the middle-class left the villages only on account of their insanitary condition and want of facilities and amenities of life but such a reasoning is fallacious. Whatever may be the difference at present between the city and the village in the matter of sanitation and other amenities of life,—there was hardly any such difference in favour of the city when the exodus from the villages started or during most of the time the exodus continued. The climate of of Sutanati and Govindapur which provided no

better facilities than an ordinary village was hardly any consideration when people moved out from their country homes to concentrate over there and convert them to what is now the second city of the empire. It will rather appear that in the past, the villages which were the permanent homes of the middle-class had sanitary condition and other facilities as good as, if not better, than the cities which were then undeveloped. In fact, in the past the people who lived in the villages were unwilling to move to the distant cities and one who had to leave his village home in search of employment was pitied. It may be, that at present in many cases the cities have better sanitation and provide better amenities of life but there are cases as well, where they are no better than the neighbouring villages in these respects. Still the exodus from the villages continues unabated in all cases. It may be that the consideration of better living counts, but no one but the very wealthy few can afford to make such considerations as primary for leaving the

villages. There must be some more powerful and compelling cause behind, that induced people to leave the villages and settle down in cities,—and that is nothing but the supreme consideration of economics. Let this powerful cause be changed in favour of the villages and regardless of any question of better sanitation and amenities of life, the middle-class will begin to return to the villages. Sentiment may prevail for some time but the consideration of economics ultimately triumphs. The wild tracts of Assam and of the Terais with the horrors of Kala-azar did not deter people from leaving the smiling plains and flocking over there. If however this compelling cause remains as it is, however much the sanitation and facilities of life be improved in the villages, no change will be visible so far as the exodus from them are concerned. Moreover, the improvement of sanitation and the creation of better amenities of life in the cities as at present are the direct effect of the middle-class settling over there and not the cause of their migration,—

though many often the effect is confused with the cause.

The members of the middle-class found the cities capable of giving profitable employments, far more profitable than the villages could afford and it is this supreme consideration of economics that has made all of them cluster round the cities. Had not all the sources of employment been concentrated in the cities and had not the emoluments of such employments been excessive,—no one would have cared to leave his village home and take up habitation in the cities. The creation of cities and the concentration of all sources of employment there, are the results of the present system of administration. The old system in our country had no cities as we have now. The villages were more or less autonomous having very little to do with the machinery of administration and were left to function for themselves. When the modern system of administration came to be introduced, the country was divided into provinces, the

provinces into districts, the districts into sub-divisions. These had each a principal city and the scheme was to administer the whole country from the provincial city through the principal cities of the Districts and the Sub-divisions. Accordingly courts, offices, and institutions necessary for the administration of the country came to be established in the principal cities of the Province, Districts and Sub-divisions. Calcutta, the chief city of the province, due to its principal importance received the largest number of courts and offices, the chief city of the district received lesser number and the principal city of the sub-division the least number of them. No doubt some offices came to be established in the country side,—but they were very few in number and insignificant in importance, carrying lower emoluments. When the cities were first established, there were practically no other institutions there except the courts and offices of the Government and of local and public bodies. It was only in Calcutta, due to its importance as the chief port

of the country, that some more offices in connection with the trade came to be established from the very start. The nucleus of the cities was thus furnished by the courts and offices that came to be established for the administration. The men of the middle-class who used to live in the villages came to the cities and took up one or other of the employments that such courts and offices furnished in the shape of officers, clerks, lawyers and the like. Due to the expansion of the system of government more offices and courts came to be established in the cities and more sources of employment that were consequently created, drew in more men gradually. With the increase in the number of persons that had taken up employments in one or other of the offices, subsidiary institutions came to be started for meeting their needs. Thus schools came to be started for the education of their children, and trade and business were opened to meet their daily needs. The employment that these subsidiary institutions furnished in their

turn began to attract people more and more from the villages to the cities. When the middle-class thus accumulated in the cities, it found it possible to take advantage of the ideas of modern industrialism, which first reached the cities on account of their being the seats of administration. The result was, that industries came to be started under the initiation of the middle-class in or about the cities where it had taken up habitation. The cities thus began to provide increasing sources of employment. The emoluments of all these employments were much in excess of what people could otherwise get and they came to be scaled higher and higher till it was found, that nothing was more profitable than a billet in any one of the institutions of the cities. The government could easily increase the pay of its officers, local and public bodies might follow suit, the men in the learned professions of law and medicines, due to the position of advantage and monopoly could make money as they like but the income that the

country side provided could not be increased so easily. It is a pity that the poor income in the country side was not taken into consideration when the emoluments in the cities were increased. A stage was thus reached when the people of the middle-class made the employments in the cities in one shape or other the aim of their life and became satisfied as soon as they came to secure one. The recruiting agency was situated in the cities and it was soon realised that setting up habitation in or about them was necessary for securing one or other of the employments and this gave an impetus to the prospective candidates to swell the merry throng. In the initial stage, men who were fortunate in getting employed in the cities, used to live by themselves leaving their families in their village homes. It was then thought neither desirable nor customary to take the women folk and the children to the city. As long as this system prevailed the men in the cities did not become detached from their village homes in which they continued

to be interested. Gradually however they found it difficult if not impracticable to keep in active touch with the villages due to their distance. This difficulty, coupled with the fashion gradually introduced, rightly or wrongly, by the modern civilisation of living with family at the place of employment, served as an encouragement for the men in the cities to bring down the women folk and the children from the village homes. Thus a different kind of society was created in the cities and by continuous living in it, the children and the womenfolk gradually came to have an aversion to village life. The village connection was necessarily severed and the disintegration of the village society was complete.

The main cause of the loss of the middle-class to the villages, thus lies in their remoteness from the cities, in the centralisation in the cities of the courts, offices and other institutions of the government and of public and local bodies, in the starting of trade and industries in or about the cities, in the excessive

remuneration that these employments provided. The better sanitation, the question of amenities and better facilities of the city may at present work in some cases but they work only as subsidiary causes.

CHAPTER IV

If the causes that have led to the fall of the villages are to be removed, it is necessary first to decentralise the courts, offices and other institutions of the Government and of public and local bodies as also the organisations of trade and industry and to locate them in different places throughout the rural area. It is secondly necessary to bring down to a reasonable level the emoluments that the employments in the cities furnish, so that the glaring disparity between the income in the cities and in the villages may cease to exist. It is lastly necessary to take such steps, that in matters of sanitation, facilities and amenities of life, the cities may not have the monopoly as they have at present and they may have almost the same position in such matters, as the villages.

There are very few industrial towns

in our country and what is ordinarily meant by a town in Bengal is the seat of the law courts and the centre of administration. How to effect the decentralisation of these law courts and the administration ? It argues a degree of impotence of mind to suggest a wide scheme of administration of justice except from the seat of authority,—for so long as the general impression is of a particular character, new suggestions though sound may appear to be ineffectual. It is therefore desirable before going into the details relating to Bengal, to have an idea of the state of things obtaining in some of the prosperous countries like England. It will appear how almost every inhabited part of England possesses more or less the advantages of close proximity to a town,—or centre of civilisation and how the people there do not feel the disadvantages due to isolation. The area of England is about half of Bengal, but the number of towns there is about one thousand. Each County is on the average a little bigger than a Bengal Sub-division

and is divided into some Districts and there are various institutions including a Court in each of these Districts. The number of these County-District-Courts is more than 500. Besides these numerous County Courts, there are some local Civil Courts. The Criminal business is done by some Justices of peace besides various Circuit Judges of the Assizes and Quarter Sessions. There is thus a regular Court for an area of about 100 square miles. If in a country, where there is a net work of railways and roads with very fast and frequent trains and buses,—the unit for a regular court is as less as 100 square miles, it does not stand to reason why for Bengal, the unit should be bigger.

Leaving aside the area measuring 10,000 square miles covered by rivers and forests, we can take the inhabitated area of Bengal to be about 70,000 square miles. There are however seats of law courts or centres of administration at 102 places only,—so that the average inhabitated area within the jurisdiction of each seat is as

big as 700 square miles. The ideal system of courts and the administration centres in respect of their seats will be a division of the area into about 700 circles and the location of a court at about the centre of these divisions,—so that each circle may have an inhabitated area of 100 square miles and there will be no village more than 5 to 7 miles from the seat of the courts. There are at present about 607 Thanas (Jurisdiction for a Police station) in Bengal,—so that the proposed circles will be on the average a little smaller than the average Thana. The existing Thanas are in many cases too extensive to be useful and efficient. The number of Thanas may be increased to 700, so that each of them may have about 100 square miles as its jurisdiction. In that case, the proposed circles will be co-extensive with the Thanas. Each circle should contain in it the necessary courts and offices, so that it may be self-contained and the people do not find it ordinarily necessary to move out for their ordinary business. Since the

business of each department arising out of an area of 100 square miles will not be sufficient for one officer for each department, it will be necessary to combine in one officer, the functions that are now exercised by more than one, but which can be combined into one without prejudice. Thus the function of the Munsif, of the Magistrate and of the Sub-Registrar may be combined into one. In fact the functions of the munsif and of the magistrate have been combined without any difficulty, if not to a great advantage, at Hatiya in the district of Noakhali, while in Darjeeling the three different functions of the Munsif, Magistrate and of the Sub-Registrar have been combined into one. The officers of the proposed circles should be further invested with the powers to deal with cases under the insolvency Act, the Succession Act and the Guardian and Wards Act. The cases tried by the Munsifs are no less complicated than those under the Acts referred to and there is no justification why they should have jurisdiction,

as at present, only to non-contentious cases under the Succession Act. When the officers of the proposed circles will have the proposed powers, people in genuine difficulty will be able to take advantage of the beneficient provisions of these laws and will not be driven either to fraudulent ways or to positions of helpless suffering. The Bengal Agricultural Debtors' Act which has given rise to protests throughout the country will not then be necessary, for the rural people will have the Insolvency Courts near at hand.

There are at present about 211 Munsifs, 176 Deputy Magistrates and 130 Sub-Deputy Magistrates doing judicial work and 383 Sub-Registrars, making a total of 900. When the proposed decentralisation is effected, 700 officers only will be necessary. There will thus be no need of increasing the number of officers, rather there will be ample scope for reduction. It may be questioned how the smaller number of officers thus arrived at, will be able to cope with

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the work. When the jurisdiction of the courts has been brought down to such a small area, the procedure of work which tends, as at present to be cumbrous and halting, due to the congestion of the courts and the offices and their distance from the people, will be simple. The efficiency, as such will be greatly increased and the causes that lead to the court machinery being dilatory, will cease to exist. The progress of work in the courts and in the offices, depends on the environments in which the work is done, and on the facilities, that are afforded to the people and to the courts and offices by the local conditions. The close proximity of the seat of administration to the people, will again check useless and frivolous litigation to a certain extent. Every kind of work has some season of slackness and if the different functions be combined into one, the officers will be able to fill up the season of slackness for one kind of work with another. With all these favourable conditions, the turn over of business will be decidedly bigger in the proposed

decentralised courts and offices and each officer will be able to cope with the work of his circle. Should the criminal business at any particular place seem to be unusually heavy, Honorary Magistrates from the local people might be recruited for assisting the officer for the circle. The local Thana may be entrusted with the work of carrying out the orders of the magistrates, stipendary or honourary and from the lawyers, practising before such courts, public prosecutors, to conduct the prosecution may be appointed on a reasonable remuneration.

The location of the courts near about the Thanas (Police Station) will also cause substantial improvement in the Police system. If the Police officers live in touch with the educated community that will settle down in the rural areas and with the superior officers that the courts and offices will provide, they will be under a moral influence that will guard against wrong. More over the Police officers whose time is now wasted in attending distant

courts and who consequently do not find sufficient time to attend to all the preventive duties will, in the event of the decentralisation, be saved from such wastage of time. There will again be a decided saving in the expenses of the Government on the head of travelling allowances in crown cases, for invariably the witnesses will have to spend less time and travel shorter distances in attending the courts.

The officers for the proposed Circles should be recruited by competitive examination from lawyers who have put in at least two years practice and they may be allowed the pay, the Sub-Deputy Magistrates get at present. There will be thus one class of officers for these kinds of work and the difficulty caused, as at present, by the appointment of different classes of officers to do practically the same kind of work, will cease. The training in law, with some practical experience at the Bar is incumbent,—for a non-lawyer judge or magistrate can not but be in general a failure.

The Circle officers, that exist, should be further decentralised and each of the proposed Circles of 100 square miles should have a Circle officer of its own. The existing circles are too big to be efficiently administered by the Circle officers upon whom depends the constructive work for the nation. When the proposed Circles are created, the Circle officers will be entrusted with all kinds of work of public utility so that they may function as a potent agent in the scheme of nation-building. They should be not only in charge of local departments of agriculture, veterinary, sanitation, co-operation, education, local self government and the like but will be in charge of imparting instructions in all matters, that affect the well being of the people. There are at present about 170 circle officers but under the proposed scheme 700 circle officers will be necessary. There are at present 243 Sub-Inspectors of Schools and 110 Inspectors of Co-operative Societies making a total of 353. The required increase in the number of the Circle

officers may be met by the reduction already referred to in the number of the officers doing judicial and registration work and partly by the abolition of the posts of the Sub-Inspectors of Schools and of the Inspectors of Co-operative Societies and by entrusting the work done by them to the Circle officers. The duties of the three sets of officers are not incompatible and in view of their touring business practically over the same area, as at present, it has come to be what is essentially a duplication of business. Due to the small jurisdiction as suggested, the proposed combination of the three functions will not affect the efficiency,—rather save a lot of time and public money. There might have been reasons in the past for splitting up the different co-related departments but with the change in the system of administration and the passing of the Government into popular hands, they have ceased to have any force.

The District officers, who under the present system are concentrated in the head-

quarters of the Districts, should be decentralised and located in different parts of the District. The decentralised District officers should be allotted different divisions in which the District will be divided and their respective courts and offices should be located within their respective Divisions. Let us take for example a District having one District Magistrate, one additional District Magistrate, one District Judge, two additional District Judges and five Subordinate and Assistant Sessions Judges, a Superintendent of Police, one additional Superintendent of Police, and one District Agricultural officer. The District should be divided into two divisions for the District and the additional District Magistrate and they with their courts and offices should be located with their respective Divisions. The District should be divided into 7 Divisions and the District and the additional District Judges and the 5 Subordinate and Assistant Sessions Judges should be allotted one such Division and their courts and offices should be located within their respective

Divisions. All cases, suits and appeals arising within a particular division should be invariably filed in and dealt with by the court located within that Division. It may be profitable and convenient to invest the Subordinate and Assistant Sessions Judges with powers to hear appeals from the magistrates holding charge of the decentralised units. The Subordinate Judges, so far as original suits are concerned have at present different Divisions allotted to them but their courts and offices are centralised in the District towns and are not located within their respective Divisions. In respect of suits which are triable by the Subordinate Judges but from which appeals lie to the District Judge, the District should have three divisions, and the appeals against the decision of Subordinate Judges should be filed in and heard by the District Judge or the Additional District Judge for the Division. If the District and the additional District Judges be located evenly over the District there will be no difficulty in making convenient Divisions for this purpose.

The District should be divided into 2 Divisions for the Superintendent and the Additional Superintendent of Police, and one of such divisions should be allotted to each. The offices of the Superintendent and the additional Superintendent should be located within their respective Divisions and they should be in charge of the Police work of their divisions. The District Agricultural Officer and his farm should be removed from the city and placed in some rural locality. It is rather queer that they should be located in the city, where agriculture is no bodies profession. In making the decentralisation of the District offices, it may be desirable to bear in mind, that no two courts or offices are located at the same place.

The proposed scheme of decentralisation, should not be restricted to Districts and Sub-divisions only but should be extended to the provincial city of Calcutta as well. Of the cities, Calcutta contains the largest number of persons that have abandoned their village homes and

unless Calcutta be decentralised, the effect of decentralisation in other quarters, will be greatly lost. It can be said without exaggeration, that Calcutta, as it has grown, has done the greatest harm to the villages and has sapped most of the men and money that the villages contained. There may be some courts, offices and institutions in Calcutta, that are invariably connected with the port there—but there are many others, as well, that have no connection with Calcutta proper and are concerned with the people living throughout Bengal. The courts, offices and institutions, that are related to the people of Bengal and not of Calcutta proper, have no justification to be centralised at Calcutta and should be distributed over and located at, different places in Bengal. The High Court appellate side, should be split up into different benches and each of such benches should be located in one or the other places of Bengal. Each of such benches of the High Court should have a local jurisdiction and all matters arising

out of the said locality should be exclusively tried by such a bench. The head offices of the Provincial Government, connected with Co-operation, Agriculture, Industries, Veterinary, Public Health, Police, Registration and Engineering now remain concentrated in Calcutta though they have nothing to do with Calcutta proper and have primarily to deal with the people of Bengal in general. These head offices, with their departments should be split up and the splitted up portions should be distributed over different places of Bengal. The workshops of the departments of Industries, of the government tannery and of such other institutions are now located in or about Calcutta. They should also be decentralised and located at different places of Bengal. The Medical hospitals with the connected institutions are now mostly concentrated in Calcutta—though they are meant for the entire population of Bengal. They should be decentralised and distributed over different places of Bengal. The head-offices of the Rail-

ways, of the Accountant-General and of the Post & Telegraph now lie centralised in Calcutta. They should also be decentralised and located at different places of Bengal. The head-office of many charitable, religious and political bodies though meant for the people of Bengal and not of Calcutta only, are now centralised in it. Such head-offices should be decentralised and distributed over different localities of Bengal.

There has been an awful centralisation of educational institutions in Calcutta, so that for the sake of education and in connection with the educational institutions, a large number of persons have to stay there. These educational institutions should be decentralised and located in different rural places of Bengal. The Government Schools and Colleges, located in Calcutta and in other cities, have served out their purpose and with so many and to spare private educational institutions in existence now, it is not necessary to continue any further the educational institutions of the Government.

When the Government educational institutions are closed, Government will be saved from the huge amount of expense that it has to incur on this account at present. To encourage rural educational institutions, the government should make it a point to withdraw grants from the institutions of Calcutta and bestow them on rural educational institutions. A very large number of students who come to study in one or other educational institutions of Calcutta live in the attached hostels and boarding houses. To discourage students coming to Calcutta for education, these hostels and boarding houses should be abolished and residence with near relations should be insisted on. The life in the hostels and boarding houses of calcutta is so artificial and costly, that such a life in the growing stage saps the boys of manhood and the guardians of their money. If most of the educated persons show aversion to the village life and try to settle down in the cities in one way or the other, the life they live in their boyhood in the artifi-

cial atmosphere of the cities, in connection with education, is responsible. If a boy should be accustomed, in the formative stage, to tarmacadamised roads, to tram cars and buses, to electric lights and telephones, to sports and talkies, to fashionable crowds and to the sensation such crowds provide, it is not unnatural that when time for him to enter life comes, he will try to settle down in one or the other cities and avoid the village, which before he came to the city, he felt quite happy to live in. The sooner the mass education of the boys in the cities, particularly in calcutta, is stopped, the better for the country.

The Government should make it a point to show preference to boys educated in rural institutions, in the case of stipends, of scholarships and of appointments under the Government and under local and public bodies. If that is done students will be easily attracted to the rural educational institutions and will not flock to Calcutta. The life in Calcutta is so

attractive to young people that unless the education in the rural institutions be given a premium as proposed, it will not be possible to divert the boys to the rural educational institutions. Persons who are interested in keeping the educational institutions in Calcutta—many often dispute the value of education in rural institutions, but the University of Biswavarati of Poet Rabindra Nath Tagore at Santiniketan, and other educational institutions in rural areas show how educational institutions away from the city are no less useful. The decentralisation should be carried into the University as well and educational institutions in the country side should, when properly furnished, be allowed to teach the post-graduate and Law courses. If an efficient staff of teachers be appointed, there is no doubt that the post-graduate and the law classes in the countryside will be as useful as, if not more, than those centralised in Calcutta. Law was as a matter of fact formerly taught in the muffassil colleges, before the University

secured the monopoly in the matter.

The huddling up of teeming students in the University and in the colleges of Calcutta has commercialised education and the want of personal contact and touch between the students themselves as also between them and the professors has taken away "thc one pearl of great price which the University has to offer." The spirit of fellowship and friendship which should form the basis of education is wanting there—"friendship which is the fountain source of all inspiration." "The crowded class room is sub-personal, sub-human and herdlike." In the University, in the higher branches of research, this ideal condition of personal touch between the professor and the student has been maintained just as it did exist in the ancient Asrams of India but most of the students as circumstances mean, leave the colleges before reaching the threshhold of higher studies and for them the crowded class rooms with mechanical tutorial lectures leave them in a miserable plight.

"Crowds" as one of the greatest thinkers has said "Has a mental life inferior in intellectual quality and emotionally less under control than the mental life of each of the members in isolation. The mental life of a group is not inferior either intellectually or emotionally to the mental life of the individuals composing it and may in favourable circumstances actually be superior." Why is then this crowding consequent on centralisation at the cost of efficiency ?

Of the trade and industries that have concentrated in or about the cities parti cularly in or about Calcutta, some may be invariably connected with the ports that are located in such cities—still there are a large number of trade and industries that have no justification to be located there. If such trade and industry have been located in the city, it is because the educated and monied people that have sponsored and have been running such trade and industry have their habitation there. If such trade and industries be removed to the

rural areas there will not be any difference, rather the low costs of materials and of labour in rural areas will make such trade and industry more profitable than they are at present. To encourage the starting of trade and industries in rural areas the government may tax heavily all trade and industries that are located in or about the cities and exempt trade and industries that are started in rural areas from such taxes. The Government may further lay down as a principle, that when questions of accepting tenders by government and by public and local bodies are concerned, trade and industries run in rural areas would be given preference. The government may, without any fee, lend services of its specialists in giving advice to rural trade and industries and may show preference to rural enterprises in cases of granting loans under the State Aid to Industries Act. The government may further purchase shares of nominal value say of Rs. 500/-, in trade and industries that are started in rural areas and approved of by the government. The government

will not lose any tangible amount by the purchase of such nominal shares—rather it may hope to get a good return, but the purchase by the government of the shares, will raise such rural trade and industries in such public esteem that it would be possible for them to raise funds to have a prosperous career.

All public and local bodies should be decentralised—without an exception so that their working may not be confined to a few members mostly living in the city. When the Union Boards have been established—it is possible to have the decentralisation with the help of such Union Boards. Let us take for example the case of the District Board. The funds at the disposal of the District Board may be distributed amongst the Union Boards of the District and the Union Boards may be allowed to work their unions with such money. If necessary a portion of the income of the District Board, say 15% may be set apart for work of all-district importance and for emergencies. Under the

present system—the members of the District Boards are too few to represent the vast population of the District and many often than not, the deserving cases go unheeded. It is only those that are in a position to make noise and bring influence to bear on the members, that can have some advantage out of the District Board. The majority of our rural population are not in this privileged position and so pay cesses silently without deriving any advantage out of them. Moreover the money spent by the central office of the District Board has to pass through so many hands that a great portion of it is swallowed up by the middle-men and a small portion only reaches the people ultimately. If however the money of the District Board be allotted to the Union Boards—all these difficulties will disappear and the money spent will not only be well spent but will be spent mostly for the people for whom it is meant. Under the Village Self-Government Act—the District Boards were given the discretion to make allotments from

their funds to the Union Boards but such a discretion has been very sparingly exercised. The proposed decentralisation will only make this statutaıy discretion compulsorily exercisable in the interest of the people at large. The Local Boards have after the establishment of the Union Boards lost all usefulness and without waiting any further and without leaving to the discretion of the District Boards, the Local Boards may be abolished at all places forthwith. The money that the government sets apart for the people is now being spent either through the District or through the Sub-divisional officers. This centralisation in the District and in the Sub-divisional officer has however stood in the way of the money of the government being spent evenly and fairly. The District and the Sub-division are too big in consideration of the individual village and the District and the Sub-divisional officers are unable to appreciate the real difficulty of the people. While the real people in difficulty lie unattended to, men who live at or near the

district or the Sub-divisional town, though not so much in difficulty as others, influence the District and the Sub-divisional officer and take most of the money and the facility granted by the Government for the people at large. The personal likes and dislikes of the officers many often stand in the way of the money of the Government being properly spent for the people. The natural, rather human sympathy of such officers many often make them lean towards the causes of the cities they live in, with the result, that the more deserving causes of the rural areas lying at a distance are not cared for. It is for these reasons that the money of the government and of public and local bodies has been spent mostly in or about the cities. If however this centralised system be changed and the money to be spent for the country, whether by government or by public and local bodies, be allotted to the Union Boards, all difficulties would cease and the entire country and not only favoured parts, will be able to take advantage of the money spent.

Some have the idea that if the work that is now done, by one or the other cities be decentralised and be distributed amongst other existing ones—a sufficient decentralisation will be effected—but such an idea is not correct so far as rural improvement is concerned. Under the existing system, the nearest city is generally the Sub-Divisional town—but the Sub-divisional town is too far and the Sub-division is too big to administer to the needs of the people in the villages. The middle-class, whose presence in or about the villages is essentially necessary for the improvement of the villages, will not again come nearer to them unless the existing cities are further decentralised. No good will therefore come to the rural people, if the work that is now done by one or more cities is distributed amongst other existing ones. The decentralisation, to be useful to the rural population, must be carried out in the lines just laid down and nothing short of that—nothing half way will succeed so far as rural improvement is concerned.

CHAPTER V

Many of the problems that face the country as a whole will more or less be solved by the proposed decentralisation. One of the main causes of the economic difficulty of the people, in general, is undue concentration of wealth with particular persons in the city and corresponding paucity of wealth else where. With the proposed decentralisation—industries, trades and professions will be distributed over the whole country and all persons connected with such industries, trade and professions will more or less be able to make a living out of them. After the decentralisation, the fortunate few in the cities will not be able to monopolise the industries, trades and professions and there will be more or less even and at any rate, better circulation of wealth.

The proposed decentralisation will

make life easier and more simple so that the perpetual insolvency of many will go. There will be no scope for competition in vanities as the artificial life in the existing cities, due to concentration of men of money, provides and hence no need of running into extravagance as many men in the cities do. It will then be easy to reduce the emoluments of the officers of the government and of public and local bodies.

The corrupt practices that now prevail in almost all branches of the administration will with the decentralisation decrease. The centralisation of offices and the crowds of officers have made the business cumbrous and hence difficult for the people. The distance of the offices from the people living in the villages has added to that difficulty. Many often, due to the distance, the rural people can not manage their work connected with the courts and offices in time and many often they cannot afford to wait for the machinery of administration to have its usual course. These difficulties have given a

scope to officers of questionable morals to take to corrupt practices and exploit the public. More over the extravagant ways of life which the officers imitate from the more wealthy and fashionable people in the city and for which their otherwise legitimate income appears to be insufficient, induce them to supplement their legitimate income with income derived from corrupt practices. With the decentralisation, the business will become simple and the difficulty of the public will be lessened. The officers will, after the decentralisation, find themselves in homely surroundings and the artificial life of the city which spoilt their objective, will cease to influence them. They will then abandon their extravagant ways and find their legitimate income sufficient for themselves. Another reason why officers of the Government and of Public and Local bodies can carry on with corrupt practices and that with impunity, is that due to their numerical strength in the cities where they are concentrated, they have a society of their own and can do

without the public at large, and ignore the adverse criticism that such a public makes of their questionable practices. With the decentralisation the officers at particular places will be fewer in number and will have no sufficient numerical strength to form a society of their own and will be compelled to come in contact with the public at large. In that case they will have to feel the force of the adverse criticism of the public and will be compelled to give up, if not wholly to a large extent, the corrupt practices that they now carry on without any hindrance.

The proposed decentralisation will bring the officers and the people nearer to each other so that they will have a mutual understanding and it will be possible for the officers to know the people better and find out their real grievances correctly. The present condition in which the officers cannot find out the real grievance of the people they have to serve and are led to take artificial grievances as real ones, will come to an end.

The decentralisation proposed, will raise the average out turn of work and save a large amount of the administrative expenses of the government and of public and local bodies. If the figures for out-turn of work at different stations be considered, the average out-turn of work per officer at each station will be found to vary inversely with the number of officers located at such stations. There is so much confusion and distraction at a place congested with offices, that undivided attention to work inspite of all precautions, is not possible. When the officers at each station, will be the minimum, confusion and distraction will cease and the out-turn of work will reach a high level. When the local jurisdiction for each officer becomes less with the decentralisation, the touring officers will not have to waste much public time and money in the actual work of travelling as they have to do now. The government will be saved of much of the expense it has to incur on account of travelling allowances and the work of the touring

officers will be more efficient at the same time.

The people will gain none the less by the proposed decentralisation. When the courts and the offices come near to the people as the effect of the proposed decentralisation, the people will be saved from the loss of money and time and the dislocation of business they have to suffer in attending the courts and the offices, and will be able to take advantage of the machineries of the government, meant for them, more freely. The inequities which the present system of administration affords, in giving the men of money the upper hand in all matters, will then go as a matter of course.

The seats of administration that will be created with the proposed decentralisation, will have the appearance of villages, like so many Chowkis of Bengal where only the court of the munsif functions. Such cities, if they be so called by courtesy, due to their smallness, will be compelled to depend on the neighbouring villages and will not be able to assume the insular

position as the modern cities take. The ways of life in those cities will be so similar to those in the villages, that there will be no cause for aversion to the rural life, as life in the modern cities causes.

The proposed decentralisation will to a great extent solve the problem of middle-class unemployment. The unemployment of the middle class is due, not to want of employment in general but to want of employment as clerks or the like in the cities. It might have been possible, when the administration was in a state of expansion, to find for the middle class, employment in one or other offices, or in one or other learned professions, or in one or the other subsidiary industry or trade, all in the city, but this could not be possible for all time and hence the question of unemployment of the middle-class has arisen. When with the proposed decentralisation the middle-class will spread through out the country and get in touch with the rural areas and rural population, it will find very many sources of employment

in relation to agriculture, to trade and to industry in the vast rural area and in connection with the supply of the various needs of the vast population that live in the country-side. It is many often said that rural areas are bankrupt and that returning to them is of no good; but those who say so, do not probably know the rural areas and have not appreciated how undeveloped in all matters they are and what immense possibilities of development still lie unattended to. When any question of decentralisation is raised it is said that there will be less supervision but if the supervising officers will take the pains, they are expected to take, it is difficult to understand why supervision after decentralisation will be less effective. Rather the inspection by the supervising officer of one office at one place will be far more thorough and effective than that of numerous offices at one place.

. The question of costs of housing the courts and offices that will have to be located in new places, under the scheme of decentralisation

will come next but except the civil and criminal courts very few offices have houses of their own. With the offices, that have no houses of their own, there will be thus no additional cost in putting the scheme of decentralisation into action, rather the low rate of rent in the rural areas will cause a saving. If for the courts that have to be decentralised, new houses have to be built, the cost can be minimised by building modest but at the same time useful houses. It is a pity that the houses that have been built for housing offices and officers are in consideration of the poverty of the people, unreasonably ostentatious and are unusually costly. If the idea of building houses be given up, it may be possible to find rented houses for the courts and offices that will have to be started in new localities. The local people in view of the advantage they will derive on account of the proximity to a seat of administration, will be eager to build the necessary houses and to let them out for comparatively low rent. The courts and offices

and residential quarters for the munsifs at Bajitpur in the District of Mymensingh, were under such circumstances built by the local Zaminder and let out for rent. Why will not the case of Bajitpur be repeated ? The additional cost of building new houses for the decentralised courts and offices will, if incurred, be greatly met by the savings that the government will be able to make from the recurring expenditure on account of the reduction in the pay and in the number of their officers,—things that will be easily possible when the proposed decentralisation is given effect to. The question of expenditure should not however in any case stand in the way of the proposed decentralisation for the vital interests of the people are bound up with such a decentralisation. The government may raise the necessary amount, if necessary, by levying additional taxes on persons or bodies able to pay.

CHAPTER VI

The next question is how to bring down to a reasonable level the exceedingly high emoluments that the employments in the city offer. The emoluments of all employments in our country depend upon the emoluments of employment under the government. As a matter of fact the terms of employment under public, local and private bodies are settled according to the terms of employments under the Government. The number of employments under the Government and Government managed bodies is also very large, so that on their account as also on account of others, the emoluments of Government servants should first be reduced to a reasonable standard if any general reduction is desired in the emoluments of all employments. The high pay of Indian officers is very often justified on the ground that the pay of Europeans serving in

this country is high but such a justification is ill-conceived. The standard for comparison should not be the specially high pay that a chosen few of a foreign nationality may get but it should be the general individual income of the people of the country. The extraordinary high pay of a handful of Indian officers in superior services having ordinary qualifications, makes Indians in other services discontented and the people in general, who cannot afford to have two square meals a day, demoralised. It is therefore necessary that the pay of the Indians in superior services should be reduced substantially before any general reduction in the emoluments of lower services is made. When any proposal for the reduction of the existing pay of officers under government and under public and local bodies is made, it is said that such officers will be deprived of the ordinary comforts of life, but is that true ? It is these officers that live the most luxurious life, have the fattest bank balance, possess the most fashionable mansions in the city,

squander money in sight seeing in and out of India and spend thousands on ceremonial occasions. If the emoluments of the officers of the government and of public and local bodies be compared with the emoluments that can be obtained by similarly qualified men of the country in other positions, it will appear how awfully high are the existing scales. If a graduate finds an employment under a private body, he has to remain contented with an initial pay of Rs. 40/- per month and with the prospect of Rs. 100/- at the end of his career. If he should however be fortunate to get an employment under the government, he may get an initial pay of Rs. 200/- or Rs. 300/- or Rs. 450/- with the prospect of a pay of Rs. 1000/- or Rs. 2000/- or Rs. 3000/- per month at the close of his career. The pay of officers in lower services, is also high though popularly it is not believed to be so. If for example, a matriculate has to take up service under any private body or person, he can ordinarily expect an initial pay of Rs. 15/- per

month with an ultimate prospect of Rs. 5o/-, but if he be fortunate to come under the Government or Local and Public bodies, he can reasonably expect an initial pay of Rs. 35/- rising upto 100/- per month. Persons who are in the services, high or low, of the Government, and of Local or Public bodies, are again entitled to substantial amounts as pension or Provident fund. If the emoluments that officers get in other more solvent countries in the west and the east be taken into consideration, there will be no reason to support the high pay of Indian officers in our country.

It is very often said that if the pay of the services be reduced there will be less efficiency and honesty but this is only a false alarm. High pay, as the existing conditions show, is not synonimous with efficiency and with honesty, for do not inefficiency and dishonesty still exist in many parts of the administration ? If there be proper supervision, if the public be taken into confidence and if inefficiency and

dishonesty, be seriously dealt with, there is no reason why inefficiency and dishonesty should persist. The existing pay of officers is so excessive in comparison with the general income of the people, that even if there be drastic reduction in the emoluments there will still be qualified candidates, enough and to spare. The question of reduction of the emoluments of the officers has very often been raised on the ground of economy but the question of economy is not the only question for which the reduction should be insisted on. The reduction of the emoluments of officers of the government and of public and local bodies is necessary also for the sake of better administration. The unusually high pay that officers get, creates in them such a spirit of superiority complex that it is hardly possible for them to work with a spirit of service. This want of the spirit of service in the officers is the cause, why though the administration has worked for a long time, there has been practically no improvement of the people in general. If the

public has no confidence in the officers, it is because the officers have an over-bearing attitude and pose more as masters than as servants of the public. The high pay of officers has produced another baneful effect on the country in as much as it has placed under discount all other occupations. On account of the money value of the appointments under government and under public and local bodies, not only all persons try for such appointments but all boys are trained with a view to securing one or other of them. The boys, one and all, are thus trained for clerkship in one form or other and in the stage when other training is possible, they are not taught anything else, with the result that other avocations of life like trade, industry and agriculture, remain unsought. Very often, the boys have been asked to turn away from service and join trade, industry and agriculture but there has been absolutely no response to such a call because still the services under the government or under public or local bodies are the most lucrative and

at the same time the least difficult to hold. If emoluments of all such services be reduced, the position will change and the educated men will turn towards trade, industry, agriculture and other avocations of life. The age old maxim,—বাণিজ্যে বসতি লক্ষ্মীঃ তদর্দ্ধং কৃষিকর্ম্মণি, তদর্দ্ধং রাজ সেবায়াম্, ভিক্ষায়াম্ নৈব নৈবচ (Laksmi resides in trade and industry, half of that resides in agriculture, half of that again resides in services under government) gives a correct idea of what should be the standard of pay of the services. When the pay of services under government are reasonably reduced, the public and local bodies will follow suit and very soon the emoluments of all persons serving in one or other capacity in the city will, as a matter of course, take a reasonable level and a social equlibrium will be restored. If appointments be made from the local people for a particular locality, it will be very easy after the proposed decentralisation to effect a reduction in the pay of all employments. If there has been a demand for high pay without any corresponding

increase in the efficiency, it is partly because there has been a great centralisation and appointments for a locality have not been made from the people living there in.

Some of the officers and persons connected with courts and offices make an extra income from corrupt practices. This income in many cases is so high that it exceeds the legitimate income from pay and allowances. Many offices, otherwise not attractive, have become so only for the possibility of income that can be made by foul means. Corrupt practices need immediate stopping from many other considerations. The poor people who have to approach the courts and offices have already to pay a heavy amount as legitimate expenses. If they have to make further out-of-pocket expenses due to corrupt practices, their expenses reach unbearable limits. If the village Tashildar realises a small amount as perquisite,—what an awful noise is made by the towns men and how all sorts of penal steps are suggested, but when the officers in the towns

consistently extort heavy amounts from the people who come to them for business, the men in the cities keep indifferent as if no wrong has been done at all. The high income of the officers on account of corrupt practices has totally upset the social equilibrium and has placed honest living at discount and has made the demoralisation of the society complete. The decentralisation proposed, will put a great check on corruption. If in addition, a premium be paid on honest work and dishonesty be visited with drastic steps, it will be found that corruption has ceased to flourish. There should be an independent body like the Intelligence Branch of the Police to occasionally watch the offices and to bring to book officers and persons that are guilty of questionable practices. The immediate superior officers are so very dependent upon their subordinates, that it is humanly not possible for them to take unpleasant steps that are necessary in connection with the stopping of corruption. That is why they take up an attitude

of indifference and inspite of all healthy rules there has been no improvement. The procedure in the courts should be also simplified, for want of simplicity places the people at the mercy of the officers and increases the scope for corruption. Take for example the rule about vakalatnamas in cases of executions of decrees and of applications for payment of money. Under rule 971 of the Civil Rules and Order, if the petition for execution of decree do not contain a verified statement that the pleader filing the execution petition is the duly authorised pleader who acted for the applicant in the original suit, a fresh vakalatnama has to be filed though from the court registers there may be no doubt that as a matter of fact the pleader filing the execution petition acted for the party in the original suit. Under the same rule if in addition to the verified statement already referred to, a prayer, to the effect that the money realised in execution of the decree, on realisation, be paid to the pleader filing the execution petition, be not inserted, a fresh

vakalatnama will be necessary before a payment of money realised in execution of the decree can be made, though there may be no doubt that the party desires that the payment of money realised in execution of the decree, like other acts in the cause should be made to or through his authorised pleader. What is the good of all this useless technicality ? Why should not the rule be so made that the pleader once appointed in a suit can without any fresh vakalatnama and without any further technicality, act or receive payments in the subsequent proceedings of the suit ? Such is generally the unreasonable technicality that pervades the administration and which the unwary party unwittingly fails to comply. If the rules be made simple and practical, the parties will not feel perplexed, and will not be driven to underhand means in an attempt to correct technical mistakes committed unknowingly.

The wages of labourers in the city connected with one or other of the trade or industries are many often high in comparison

with the wages ordinarily available in the country side. The wages of such labourers in the city should be accordingly reduced to a reasonable level so that there may be a parity. The leaders of the labour movement always insist on the increase in the wages of labourers and always make a comparison with the wages that labourers get in other lands but they forget that the average income of the people of our country is much less than that of foreign countries compared with. It should not be forgotten at the same time, that while in foreign countries the labourers connected with trade and industry comprise the mass, in our country it is constituted by the agriculturists. If the greatest attention is paid in foreign lands to labourers, it should be paid in ours to agriculturists. Giving too much importance to labourers in trade and industry is only causing a repercussion on agriculture.

CHAPTER VII

How to equalise the amenities and facilities which the cities now provide to their residents but which are not available to the residents of the villages is the next question. With the proposed decentralisation there will be as a matter of course tendency towards equalisation in all matters between the cities and the villages but in view of the amenities and the facilities the cities have acquired already and in view of the discount to which village life has already fallen, it is necessary to take some positive steps, so that the pace of equalisation may be forced. If that is done—the mind of the people now living in the city will be more promptly and more definitely turned towards the villages they have so long consitently refused to care.

The men in the cities due to their proximity to the recruiting agency for appoint-

ments under the government and under public or local bodies have better facilities than those for getting into one or other of them. If statistics be taken, it will be found that though nearly ninety per cent of the people live in the villages, most of the appointments have gone to men who have taken up residence in the cities. This disparity in the matter of appointment should be set right and it should be an administrative principle that ninety per cent of the appointments must go to persons having bonafide residence in rural areas. The appointments are many often made on the basis of districts, but the country is divided not between one district and another but between the city and the village. It is also better for the sake of administration that bonafide residents in rural areas are appointed to posts under the government and under public and local bodies. If most of the officers be residents of rural areas they can easily appreciate the difficulties and the view points of the rural people they have to administer and

occassions for hopeless blundering will become rare. The Bengalees are so crazy about service that as soon as 90% of the appointments high or low are reserved for bonafide residents of rural areas, there will be in no time a movement for one and all to return to their village homes and the desolation of the villages will be gone in no time. Probably an Aladdin's Lamp will not be able to work more wonders in turning the educated class towards the villages.

The men who take part in politics and in public life, whether or not they represent the rural people obtain greater facilities in the cities, so that such men find it advantageous to leave the villages and take up habitation in the cities. This position requires immediate change and it should be the rule that if anybody wants to represent any rural constituency in any matter, he must first be a bonafide resident of the rural area he wants to represent. Men interested in politics and public life will then as a matter of course return to their village homes and village

life will tend to gain in importance. Rural representation will be then more real and correct and people will hope to gain immensely. "Mass contact" is of very little use ; what is required is the continual living amongst the mass. It is true that the existing rules provide for the men of the cities as well as of rural areas to stand for election for rural constituencies, but as circumstances mean, there is no fair field between the men in the city and those in the village in case of any contest due to the position of advantage enjoyed by the former. It is therefore necessary to lay down as an inflexible rule that the rural people are always represented only by persons who live in rural areas.

The privileges of visits from high officials and the facilities accruing out of them have been monopolised by the cities, though the majority of the people does not live there. This practice is not restricted to officials of government only but extends to those of public, local, humanitarian and of political bodies as well.

This practice needs a revision and the villages should be made the usual place of visit of all officials high or low. This would enable them to see in proper perspective the real country and the necessity of depending on the reports of the lower and sometimes the lowest officials in all rural matters will to a great extent cease.

It has become a practice to hold all meetings, conferences, exhibitions and the like in the cities, however much they may concern the rural population. Even the Agricultural and Health Exhibitions, held every year generally in the cold season all over Bengal, are held either in the District or in the Sub-divisional towns. The men in the cities organise these exhibitions with the help of government officials, who live there, in the name of the Agriculturists, but the Agriculturists of the country hardly know about it. No doubt, reports as usual are drawn up to show how such exhibitions have succeeded in giving a lead to the Agriculturists in all essential matters but any body who has first hand know-

ledge of such exhibitions know how awfully exaggerated and coloured are such reports. The so called Agricultural exhibitions are mainly places for amusements where the men in the city pass the evening pleasantly. The items of amusements are the most important in such exhibitions and foreign parties are requisitioned for entertainment at great cost. Unless told by any body it is difficult for any one to recognise that such exhibitions are really meant for purposes of Agriculture and of Health. The rural people have no hand in the management of such exhibitions, but they are only made to pay for them—under direct or indirect pressure. Such is the nature of all exhibitions, meetings and conferences organised in the name of the rural people. The practice of holding meetings, conferences and exhibitions in the city is not confined to organisations that are run and supervised by the government, but extends to other political, social and humanitarian bodies as well, however much the intention of such bodies is to work for

the mass that lies in the rural areas. Even the congress which professes to be the best representative of the mass used, till the other day, to hold its meetings and conferences in one or other of the big cities. Happily the state of things has changed and of late it has come to see through the error of its ways. It is desirable, that like wise the existing practice of holding meetings, conference and exhibitions, meant for the rural people, in the city is stopped by all organisations and they have their activities amidst rural population.

There is unusual preference to cities so far as the services from the police is concerned, though they are much fewer in number and better placed in the matter of protection. Under the existing system, as soon as a municipality is started, the police, maintained from the provincial revenue, has to be supplied for the ordinary protection of the people within the municipality. The matter of traffic regulation is also managed by the police in big cities like Dacca and Calcutta. The rural people though

awfully helpless and hopelessly poor have no such police facility. They are not supplied with police for their ordinary protection as the men in the cities are provided. They have for the ordinary protection their own Choukidars maintained by their Union Boards and they have to pay Union taxes for the maintenance of such Choukidars. This unusual preference to the cities in the matter of supply of Police for ordinary protection should cease. The cost of the police for ordinary protection and for traffic regulation should be met by the municipality concerned from their funds and should not be met out of the Provincial revenue. Why should the people at large be made to pay for an adavantage that is enjoyed by the fortunate few who live in the cities specially when such a fortunate few comprise by far the most wealthy section of the people ?

A sufficient number of qualified medical men are not available for the rural areas. The existing medical schools and colleges are not sufficient for turning out the required number of

medical men. The medical schools and colleges are located in some of the big cities only, so that many often boys hailing from the countryside cannot easily take advantage of them. In order that the boys of all places may have equal facilities for medical education, every district should have a medical school. When such schools are established and are equipped with modern appliances, the efficieney of the medical people connected with such schools will be raised and the people will not be compelled to run to Calcutta for medical advice and for use of modern appliances, as they are now compelled to do, as soon as there is the smallest complication. Some incentive should be given to medical practitioners for setting up practice in the rural areas. There is so much tendency of medical practitioners for setting up practice in Calcutta or in one or other of the big cities that unless some positive inducement be given to medical. practitioners it is difficult to make them set up practice in rural areas. With that purpose, it may be

laid down that in making appointments to Government and to Public and local bodies, in making selections for training in Europe or in England, in selecting students for the post-graduate classes in medicine and in all matters where distinction between one medical man and another has to be made, men practising in rural areas, should be preferred. With a view to discourage the medical men from setting up practice in the cities, the trade license fees that are now charged by municipalities, may be substantially enhanced. If in such ways the practice of medical men in the villages be given a preference and that in the cities be discouraged, the qualified medical men will spread over the whole country and will not be concentrated as at present in a few cities.

The free dispensaries that are maintained primarily from the funds of the government and of local bodies are now mostly located in the cities. Though the people in the rural areas are awfully poor, far more poor than the

men in the cities, the free dispensaries are few and far between in rural areas, with the result that most of the people in rural areas, have to go without treatment in cases of illness. If really the difficulty for treatment is to be removed there should be established at least one dispensary for each Union. If the medical officer for such village dispensaries be recruited from the locality and if money be not wasted in building ostentatious houses, the starting and running cost of such dispensaries will be found to remain within a reasonable limit. Under the existing system so much money is wasted in building and in other out side matters, that little is left for the real working of the dispensaries. Many free dispensaries would have come into being but for the unreasonable demand for costly houses and out side appendages. It is not appreciated, that in consideration of the houses in which the patients of such dispensaries live, it is a mockery to have ostentatious buildings for the dispensaries.

The villages suffer awfully from the want of qualified midwives. If the lives of children and mothers that are lost daily in connection with child birth be taken into consideration, it will be found that qualified midwives for the villages are absolutely necessary and cannot stand to wait for a day. Dhai (midwife) training classes have been opened here and there but the number of such classes is, in consideration of the needs of the country, awfully small. No effect has therefore been produced by these training classes that exist now. If proper importance be given to the training of midwives, there should be for the present at least one peripatetic Dhai training party for each thana and later on for each Sub-division and such a party should go on holding classes continually in one or other of the rural areas. In order to attract the right class of women to the 'Dhai' training classes and to encourage the qualified midwives to start practice in rural areas, it will be sufficient if for each

Union, four qualified midwives are retained and an allowance of Rs. 20/- per year is paid to each. Of late it has become the practice of opening maternity hospitals in different towns but it is a move in the wrong direction. Such maternity hospitals may benefit a certain section of the population of the towns in which they are established but they do not and cannot be of any use to the people that live far away in the villages. If a close examination be made it will be found, that the existing maternity hospitals have hardly served any man of the village, but it is the poor men in the villages that require help in such matters. The poor people in the rural areas labour under many difficulties and it is not possible for them to send their women folk to the maternity hospitals at times of child birth. If it be the idea to have maternity hospitals all through the country, it is not appreciated how awfully costly such an idea is,—too costly to be put into practice. If qualified midwives be available, there will be really no

necessity for the maternity hospitals as there was none in the past. The establishment of the maternity hospitals has been the cause of awful waste of money and has been responsible for killing the (Dhai) midwife system.

The sanitation of rural Bengal has not been given the attention it deserves. The attempts that are now being made for improving the sanitation are half-hearted and too insufficient to have any effect. Generally the District Boards have been left in sole charge of it and an idea has grown up that nothing more need be done. The department of Public Health, inspite of its pompous name, is completely out of touch with the people and beyond distributing some quinine and making some always belated and insufficient attempts to control epidemics after their outbreak, does practically nothing for the health of the people of whom lacs die every year from diseases, preventible and curable partly or wholly. The sporadic and meagre activities of the department of Public

Health lead one to believe that it has no idea of the real sanitary problem of rural Bengal and has no planned scheme worth the name to tackle it. The District Boards on account of their multifarious duties and limited resources, can hardly do by themselves what is necessary. As matters stand, the health of the people is in the hands of a few Sanitary Inspectors, who are neither sufficient in number nor amply qualified to do any thing substantial for the improvement of the rural sanitation. The District Health Officer is again too distant and detached to be of any use to the people in the matter. If the problem of sanitation is to be tackled there should be regular agencies, close to the people, who according to well thought out programme should take steps for combating diseases and improving the general health of the respective areas allotted to them and finally for educating the people in the rules of hygiene and sanitation. The jurisdiction of each of such agencies must not comprise more than three or

four Union Boards. The duties of the Health officer connected with such an agency will be to study the sanitary condition of his unit, collect data for examination by the Public Health department, suggest ways and means to the government and to local bodies as to how sanitation can be improved, to take preventive measures when out-breaks of epidemics are apprehended and to take measures for controlling them in cases of out-break. He will, have in addition, the work, much neglected uptil now, of educating the public in matters of sanitation. No scheme for sanitation can succeed unless and until the people concerned are given the necessary sanitary education. The publicity department of the government has existed for a long time and considerable amounts have been spent on its account, but the people have received no education in sanitation. The proposed Health Officer for each unit, shall be supplied with lantern slides and with their help he will have to continually demonstrate to the rural people the

principles of sanitation. If such an intensive preaching continues for some time, there will be a general awakening of sanitary consciousness in our rural people. It is desirable in addition, to enact some sanitary laws, so that the people may be compelled to pay sufficient attention to primary sanitary principles. The data that the Health Officer will have to collect for different places of his unit will make better examination of the causes of the out break of the ordinary maladies possible. If we take the case of malaria that has been ravaging the country side for a long time it will appear that very little examination at close quarters has been made. The general principles discovered by Sir Ronald Ross long ago are only repeated and theoretical schemes that are either too costly or too inconvenient to be put into operation in the vast rural areas, are ventilated. The establishment of a Health officer for each thana will enable examination of the rural condition from close quarters and it may be possible, to find from such

examination better clues to the causes that encourage and discourage malaria. It may be said, without disrespect to any body, that the existing etiology of malaria has been found far from complete and that a complete etiology for it has still to be found.

The villages have been overgrown with jungles and covered with insanitary ditches and pits which have made them gloomy in appearance in addition to rendering the country insanitary and unfit for human habitation. It will be found that the jungles have mostly grown on places that formerly had houses but which have been abandoned by their owners leaving for the cities. Such persons having lost all touch with the villages are unmindful of the harm they do by allowing jungles to grow on their lands, and their pits and pools to get insanitary, and in the matter of clearing them no influence can be brought to bear upon them, since they live away from the village people. Those who have continued to live in the villages are far

less sinners in the matter, for it is to their own interest to keep their own places clean. If jungles are to be cleared and the insanitary condition of the pits to be removed, there should be a positive and definite law, so that persons, specially those that have left the villages, might not keep an indifferent attitude towards the matter. Under the provisions of section 27 of the Bengal Village Self-Government Act the Union Board 'may' cause jungles that are injurious to health and offensive to the neighbourhood to be removed and pools, ditches or pits that are a standing nuisance, to be cleansed, but the exercise of these provisions being discretionary, they are hardly exercised. It is desirable that a change in the law be made and it be made incumbent upon the Union Boards to get them cleared. The Circle and the Sub-divisional Officers should be asked to lay stress on this point and they should see that the Union Boards discharge their compulsory duties in this matter properly.

The system of rivers and canals on which depends the health and hygiene of the people and of the cattle, material prosperity in the shape of bumper harvest and plenteous supply of drinking water,—the best campaign of hygiene and sanitation ever engineered by human brains, the most advanced form of irrigation with the minimum of cost, and the best natural drainage for weeding out all sorts of fell diseases, have degenerated so much that the rural areas have been affected beyond limit and the proper and natural inflow and out flow of water have become rather exceptions than the rule. This has not only made agriculture difficult and sometimes impracticable but has made the rural areas unhealthy and malaria-stricken in particular. The crying need for their resuscitation has been at last admitted but nothing sympathetic has been done nor any tangible amount has been spent. Individual and spasmodic attempts in the matter are of very little use. The general level of the country is so varied, that unless the whole system

of rivers and canals be treated collectively under a plan, nothing can avail. It may be worth noting here that while Bengal has spent no tangible sum on this head, the Punjab, with a revenue of 11 crores of rupees, spent during the last few years nearly 33 crores of rupees on irrigation projects, and the United Province has just completed its Hydro-electric scheme involving a cost of over 4 crores of rupees.

The supply of good drinking water constitutes one of the most important item in the matter of rural sanitation. The government and the District Boards and in some cases Union Boards, for the sake of water supply, are providing tube wells, but they are not sufficient to meet the needs of the vast country. The grants by the Government and by local bodies on the head of water supply should be sufficiently increased but it must be appreciated at the same time that they cannot provide for drinking water to individuals one and all that lie scattered throughout the country. Private enterprises must

be harnessed, if really the difficulty about water supply has to be removed. The tanks whose traces we find to-day and which supplied water in the past were acts out of private munificence. In fact, in the past, creating sources of drinking water was regarded as an act of piety, if not a social duty, for those that could afford. With the proposed decentralisation, when the monied and cultured people return to the villages, there will be sufficient men capable of creating sources of good drinking water and if proper encouragement be given, the old history may come to be repeated. In Bengal, where water is generally within a few feet from the surface, it is not difficult for men of means to create sources of drinking water. It is becoming rather a practice to sink tube wells but for the rural areas where filth and sewage do not pollute the earth, tube well sinking is only incurring unnecessary cost. When most of the people of rural areas can depend on their private ring wells, as they do, why should the sinking of tube wells by the

Government and local bodies as a normal source for drinking water be thought necessary ? If an improved pattern of ring wells be introduced and if they be placed under the care of responsible men in the locality to avoid wilful pollution, it will be possible to create more sources of drinking water at a lesser cost, and the collosal waste of money on account of tube wells will be stopped.

The villages suffer awfully from want of roads. The District Boards spend some amount of money for the construction of roads in rural areas but that is hardly sufficient to meet the barest needs of the people in repect there of. The funds of the Union Boards, left after payment for the establishment and the Choukidars, are generally so scanty that it is not possible to do any work of public utility. If the District Boards allot sufficient funds on this head and contributions come from the Road Board, the Union Boards will have sufficient finance to initiate substantial road work. It is a

pity that most of the funds of the Road Board are diverted to be spent for the improvent of the roads of the cities or connecting them,—roads that are already decent as compared with those in the country side. There is absolutely no justification for the Road-Board funds to be spent for roads in the municipalities. While the country side is wanting in the barest road connections, the roads in the cities and municipalities are getting tarmacadised out of the Road-Board funds. The policy is not less queer than carrying coal to Newcastle.

The country side lacks in amusements, so much so that village life has come to be taken as something dull. It was not so however when the villages were the home of the middle-class. The villages then had their rounds of sports and parties of Jatras, Kathakathas, Kavis and Jaris, holding performances all through out the year, but it is something like history to-day. If the villages are to get back their amusements, it is desirable to revive the

indigenous sports and the parties of Jatras, Kathakathas, Kavis, and of Jaries. If proper encouragement be given it will be possible to revive them very soon and very easily. They are cheap, easy to maintain and they have an educative value. There is a move to start talkies and establish radios in rural areas but talkies and radios are so costly that it is not possible to bring them within the reach of all. It is therefore all the more necessary to lay stress on the revival of the indigeous sources of amusements.

The villages life has fallen into discredit and has come to be looked down upon, so much so, that if anybody lives in his village-home he has to look small, however respectably he may live there. Aristocracy and respectability, whatever they may really signify, have now come to mean the possession of and life in a house in one or other of the cities. The officials and men in public life and of importance are greatly responsible for this change in the out-look. Their practice of spending even their holidays

and leave in one or other of the cities and sometimes in visits to places overseas only for tourings sake has not only deprived them of the only opportunity of living amongst the people and of understanding them and their difficulties but also has made patent the discount on village life. In order to set it right, they should be given to understand that upon living in and associating with the villages depend their future. With that end in view every officer at the end of the year may be required to submit a statement showing the period spent by him in rural areas otherwise on duty. In the public life also, in any claim to one or other of the honoured positions it should primarily be considered how long one had lived in rural areas and associated with them. The retired officials who have swarmed the cities are the worst sinners in the matter. They comprise the men of intelligence, money .and position and have time at their disposal which can be profitably utilised for the service of the country. Had they chosen to settle

down in their village homes they could have rendered the greatest service. But they waste their time, energy and money fruitlessly and live in the cities without any ostensible purpose. For withdrawing the facility for moving to the cities, the rules for commutation of pension, and the provisions for loans for house-building should be abolished. It will be found that the number of residence of retired officials in cities has increased awfully since the time the rules for commutation of pensions were introduced and freely used. Hitherto the Government in the matter of distribution of honours, of giving nomination to Public and Local bodies and of appointing members of committees and commissions has shown distinct preference to city people and has more or less ignored the people living in rural areas. This practice needs a change in favour of rural people. The seekers of honours, nomination and the like in the gift of the Government must be made to feel that living in rural areas and rendering service there to are better qualifications.

CHAPTER VIII

There are some problems peculiar to rural Bengal that require special treatment. The problem of land system is one of them. There has been a general idea, gaining strength, that the land system requires a wholesale scrapping and that the present system is responsible for the ills of the country. Some even go the length of suggesting, that the Zemindary system should be abolished and the Government should assume the control of the Zemindaries. Not only this is to all practical purposes impracticable, but also not so desirable as it is thought to be. People who have the first hand knowledge of Khas-Mahals and Government managed estates know bitterly that the position of tenants under them is far from satisfactory. The rents under Government managed Zemindaries are in general comparatively high and the procedure of realisa-

tion of rent cannot but be drastic. The human element is absent in the machinery of the Government and as such the tenants cannot get the same amount of facilities as they can do under private Zeminders. Even in the ordinary matter of rent, it will be found that whereas the tenants under Government—managed estates generally can never hope to keep rent in arrears for more than a year, an arrear of rent for four years or more is one of the most common affairs with them under private Zemindars.

The accusation of the permanent settlement does not seem to be justifiable, since anybody who will care to look beyond the borders of Bengal to provinces that have no permanent settlement, will find how worse is the condition of the agriculturists there with generally higher rates of rent for land of lesser productivity. If any difficulty in Bengal has come to be perceived and a consequent pinch is felt by the ryots, it is due not to the working of the permanent settlement but to the changed

methods of the application of its principles by which it has come to, what may be called, a non-permanent-settlement. The addition of taxes to the permanently settled estates in the shape of cesses that have been gradually increased from time to time has brought the incidence of the increased taxation on the cultivators, who owing to the productive value of their land coming low due to the agricultural commodities fetching gradually lower prices, have been made to feel some sort of tightening-up on them. It is this that has brought in a sense of discomfort and what men are accusing as the baneful result of the permanent settlement is nothing but the ill effects of not having it. In fact there has been so much increase by instalments in the liabilities of the Zemindaries in the name of cesses, that it is hardly possible to call any of them permanently settled intrinsically.

Most of the difficulties of the tenantry is however due to the callousness to their tenants of the Zeminders, who living in the cities,

that they ordinarily do, have by their sustained absence, been out of touch with their tenantry. They have not cared for their people beyond getting rent from them through their agents nor have they done their duty towards them as enjoined by the Permanent Settlement. The problem is more psychological than economical. The human element has been lost and what was good in the system is no longer there. The avalanche of public indignation which is menacing the very existence of the Zeminders is due to the commercialised ways in which they have been utilising their Zemindaries,—caring for the tenants only as the suppliers of their money with which they can comfortably live in cities, unmindful of the corresponding duties and obligations. The Permanent Settlement was based on the principle of proprietory right of the Zemindars but along with it, was also enjoined on the Zemindars some sort of obligations and duties to be done for the good of the tenant folk. "The permanent settlement" said one of the notable Zemindars of

Bengal sometime ago, "Embodies in its frame-work a British pledge of a permanent value and if the Brown Bureaucracy which is the creation of the British statute is allowed ruthlessly to bre-ak that irrevocable pledge it would undoubtedly shake our faith in British honesty" but may the critics inquire if the Zemindars have been true to their pledge in their turn ? Living in electrified cities with all the best amenities of the most modern life, detached entirely from the tenantry and caring that they do only to get themselves engaged in armchair politics, and expressing solicitude for the tenants without actually doing any thing, the Zemindars by their past behaviour have rightly invited the people to question the propriety of their proprietary right. It is not the rent that the Zemindars take from the tenants which has made them sore, but it is their criminal indifference to them by their persistent disso-ciation that has moored them down to a swamp of stagnation and helplessness, that they object to. The right way however of mending this

wrong is not by abolishing the permanent settlement or by superseding the land system but by making the Zemindars return to their Zemindaries and to their own people, cater to their needs and care for their welfare,—a proposition that was in the mental vision of the authors of the Permanent Settlement. The Zemindary system, if properly run, supplies one of the most useful local agencies for looking to the needs of the people and is not useless as it is thought to be. The charitable institutions and works of public utility in the country, traces of which can be got even at present, were the handi-work of the Zeminders of the time, the memory of some of whom are even now cherised with reverence. Had the Zeminders remained within their Zemindaries, conscious of their responsibilities and worked properly, the people would not have remained neglected and the general condition of the countryside would not have degenerated as it has done.

When with the proposed decentra-

lisation the middle-class would return to the villages and village-life would cease to have its present ignominy, there would be a natural tendency of the Zeminders to return to their tenantry. Still some positive steps need be taken on this account. Some propose that absentee landlords should be penalised but penal steps cause so much repercussion that they defeat their very purpose. The best thing would be to find inducements for which the Zemindars would feel encouraged to live with their tenantry. With that end in view the government and the public bodies should make it a point to appreciate the services of Zemindars only when they had lived within their Zemindaries, associated with their people and attended to their needs. The government may yearly publish a report of the work of the different Zemindars with special reference to the period spent by them within their people and to the services rendered by them direct to their tenantry. In conferring honours, in the matter of settling the warrant of precedence for state

functions and in all cases where a distinction is to be made between one Zemindar and another, the government should always show distinct preference to those that had personally associated with and rendered services to their tenantry. If the work of any Zemindar be found satisfactory, a rebate in the cesses payable by him may be granted also, for which the alteration in the law, necessary for the purpose, may be made. The general public as also local and public bodies have taxed the Zemindars many often heavily, for causes that did not affect their tenantries. In fact, most of the institutions in the cities derive their funds directly or indirectly from one or the other Zemindar. It is time that this should stop. The Zemindars should be made to understand that it is their duty to attend first to the needs of their tenants and that before this is done they should better not attend to other causes. It will be the duty of public and political bodies to encourage the Zemindars to work in the lines suggested and what is needed is their co-operation and not

the unrelenting opposition which has been doing more harm than good.

The system of court of wards has been responsible for the growth of an idea of irresponsibility in some of the Zemindars. They have come to understand that howsoever guilty they may be of mismanagement of their Zemindaries and however much they may fail to do their duties to their tenantry, the government will ultimately come to their rescue and save them from ruing the consequence of their own deeds. These disqualified proprietors not only prove themselves unworthy of the trust laid on them but place the tenantry under a new system of administration which in view of its peculiar nature cannot but bring along with it some amount of hardship to the tenantry. A system that will give indulgence to the indolence of the Zemindar and cause hardship to the tenants,—it is better to abolish.

One of the black spots of the land laws is the provision for realisation of rent under

the Public Demands Recovery Act. The certificate debtor is at the mercy of the creditor in a certificate proceeding and his woes are too many to tell. When the ordinary civil courts are in existence and when the majority of the people can depend upon them, why a generally well placed chosen few should be granted an extraordinary procedure for the realisation of their dues ? It is surprising that inspite of agitation in all quarters to lessen the miseries of the mass, the certificate procedure is still in existence.

Some of the hardships of the tenantry are due to the uncertainties created by complex and inequitable land laws, sometimes the out come of the eagerness to introduce legislation. The landlord and the tenant many often do not know where they stand and occasions of difference of opinion leading to difference in mind arise, which had the laws been simple and equitable, would not have arisen at all. The different classes of tenancies like tenures, rayatis and under—rayatis, all relate to

interests in land for agriculture and it is desirable that there should be uniformity in their incidence as far as possible. Take for example the case of enhancement of rent. While one scale for enhancement of rent has been fixed for tenures under sec 7 of the B. T. Act, a different one has been fixed for rayatis under sec 30 and a quite different one has been fixed for under—rayatis under sec 48D. Why this anomaly ? Why cannot one rule, simple and uniform, be made for enhancement of rent for all kinds of tenancies ? In the matter of amicable enhancement of rent again, different provisions have been made for different kinds of tenancies, with the result, that many often questions arise whether an amicable enhancement of rent is legal and legally enforceable. Why not make one rule for enhancement of rent for all kinds of tenancies so that the rates of enhancement may be the same and amicable enhancements of rent may be possible only on registered contracts ? Take the question of ejectment. There is one rule of law for ejectment in the case

of tenures under sec 10 of the B. T. Act, a second one in the case of rayatis under sec 25 and a third and quite different one in the case of under rayatis under sec 48 C of the B. T. Act. One uniform law for ejectment may well be made for all kinds of tenancies. Such are some of the anomalies of the land laws. If the land laws be made more simple, uniform and equitable the difficulties giving rise to disputes will be lessened and there will be greater possibilities of rapprochment between the landlord and the tenant, bringing peace to both.

The problem of education comes next. The people in rural areas have meagre facilities for education. With the proposed decentralisation of the educational institutions, most of the educational institutions, now found in the city will come to be started in the villages and the want of facilities for education in rural areas will to some extent be minimised. Still for the ordinary primary education some positive and definite steps should be taken so that for the people in

the rural areas elementary education may be within easy reach. There are at present some primary schools run by the District Boards but they do not appear to be run properly. The distance of the District Boards from the schools stands in the way of proper supervision. The off and on inspection by the Inspecting staff matters very little. Unless the pay master namely the District Boards can keep close touch with and take positive interest in, the working of the schools, no useful control of the schools is possible. The offices of the District Boards however are too removed to keep in touch with and take positive interest in, the working of the individual primary school. The best thing will be to delegate the duty to the Union Boards concerned and the Union Boards should be authorised to exercise control over such schools in all matters—including matters financial. When the authority having the real control is at close quarters—the people entrusted with the management and teaching of the primary schools,

will not take the risk of being unmindful of their duties. The curriculum of the primary schools should be substantially modified so that education in the primary schools may be useful and attractive. The men for whom primary education is meant have found it hardly suitable to their needs—rather they have found it in many ways harmful. There are numerous instances when the children of agriculturists, after put to school, found agriculture uncongenial and moved from the village to the city in search of one or other jobs. The curriculum of the primary schools should be so framed that things that are likely to come to use to the people for whom the primary schools are meant, are taught. The talks like giving "technical bias", 'Vocational training' are more or less round phrases. If education has got to be successful, it has got to be organically connected to the actual profession which a student has to choose in his after life. "The organisation of education" as one of the fellows of the Royal Society has said, "Is there-

fore a part of the vaster organisation for the production and distribution of the commodities necessary for the civilised existence of men." When the country is agricultural and when most of the students who get into the institutions of primary education have got to get their living out of the soil or from small industries, it is absurd, as is the practice now, to learn things to the entire exclusion of agriculture and industry. The absence of an objective before the students in the matter of their education is the only reason why the system of education has been a failure, and agriculture and industry in rural areas have been still in the primitive condition. A handful of agricultural graduates or of industrial engineers have contributed nothing to the general improvement of agriculture and of industry for they by their education have come to belong to that class which tends to disintegrate from the socio-politic body and which attempts at getting absorbed in one or the other centralised city offices. How many of them have started

agricultural or industrial farms ? Until and unless the people as a class are made to learn the technicalities of improved agriculture and industry, nothing will avail. It is on this reasoning that the curriculum of primary schools should be changed to suit the "objective." We know how Soviet Russia and Japan by bearing down this principle of education "by preparing the individual for the utility of the community according to his taste and ability" have raised their whole nation and have come to occupy the position of first class powers.

"The greatest of our problems is that of land but intimately connected with it is that of industry." All these have have to be tackled and any education which does not shape its curriculum in a way to give impetus to these things is absurd and meaningless. There is no gainsaying that a bit of literary education must come before the teaching of any practical art but it is all the more incumbent that the teaching of agriculture and of industry

must be the preeminent work in a primary school.

Every primary school should accordingly have an agricultural and industrial farm in a miniature form attached to it, so that the theories may be practically demonstrated. The products of the practical training of the boys in the attached farms should be made to have a commercial value. If the Government and the public are made to patronise these products and show preference to them in the matter of their getting a market, there is every reason to think that not only the farms—the practical classes, will help the finance of the institutions but also the teaching and the learning of the art will be perfect, for the learning of these practical arts detached from their utilitarian standpoint is to defeat the very purpose of it. In Japan the middle school boys raise a sum of about 2 million of Yens by organising collection of scrip papers, waste cloth and other waste materials to be sold at substantial prices to various industries.

Side by side with the primary education of the boys must be started the education of the adults comprising the guardians of the boys. If the primary education amongst the agriculturists has not made any headway it is partly because the guardians themselves are without education and hence unable to appreciate its value. Over and above a little general education, the adults should be initiated to the improved methods of scientific agriculture, and to ways of supplementing their income by industrial pursuits. The spread of Library movement, the holding of lantern lectures by moving parties on the important problems of life and the organisation of Agricultural, Industrial and Health exhibitions and of rural fairs will go a great length in educating the adults and removing their conservatism. It will not be so much for the learning itself but as Rousseau has said "For overcoming the prejudice for it".

The improvement of the Union boards established under the village self Govern-

ment Act is another problem of rural Bengal. In supplying the smallest unit of administration and by being in the closest touch with the people, the Union boards are the most useful institutions for the rural people, most of whose difficulties would have been solved if they could have sufficient funds and could have worked properly and efficiently. With the proposed decentralisation, the middle class will be found in or about the villages and there will be no dearth of people, to work the Union boards in the proper way. Still unless they are made more respectable and more capable of doing useful work, the right type of men will not like to come forward to take any part in them. If the men that possess education, character and influence have not many often liked to associate with the Union boards, it is because due to their limited finance and absolutely meagre scope of activity, they have failed to command respect of the people. In fact the duties of the Union boards in most cases seem to begin with the

realisation of taxes and to end with the payment for the maintenance of the Chowkidars. The way to make the Union boards work better and more usefully is to have all work for rural areas done through them and to place the finance for and the control of, all rural institutions in their hands. It has been already suggested in connection with the scheme of decentralisation that the funds of the Government, of the District Board and of other bodies meant for the rural areas should be allotted to the Union boards. This will undoubtedly increase efficiency of work, raise the utility-value of the money spent, bring relief to deserving cases and help the even distribution throughout the country of the works of public utility.

With the contributions from the Government and the District Boards, the funds of the Union boards will get augmented ; still some change in the principle of taxation is needed for reasons more than one. Under the existing rules, only persons that actually live in

the villages are subject to taxation, but unfortunately they comprise the poorest section of the people. The more wealthier class has left for the cities and is beyond the reach of taxation. A premium has, as it were, been paid on the failure to do ones duty to the village and injustice has thus been added to injury. The village self Government Act should be so amended that persons who have their homes within a Union and have some connection still with the locality are taxed according to their income. The keeping of any kind of property or any source of income in the locality should be regarded as a sufficient connection for the purpose. This will not only make the principle of taxation more fair and equitable but will greatly augment the funds of the Union boards.

Next comes the question of the improvement of the Union courts and benches. The Union courts and benches if they function properly can do immense good to the people by

dealing out cheap, quick and better justice—but constituted, that they are at present, they do not in most cases inspire any confidence. The members of the Union courts and benches are at present composed of persons who are members of the Uuion boards. Persons who have to fight out elections on account of the Union boards are bound to make friends and enemies. If some such members act as Judges and Magistrates, as they do in the Union courts and benches, under the existing system, it is not unnatural for the people to apprehend that the members of the Union courts and benches have sympathy for and antipathy against one or other of the parties. If the Union courts and benches are to enjoy the confidence of the people they should be composed of persons who are honest, independent and respectable and at the same time disinterested in local politics. The government should be authorised to select the members of the Union courts and benches from the local people, other than the members of the Union boards. If honest

attempts be made, it can be reasonably hoped that the right type of men will be available to constitute the Union courts and benches. Under the existing system lawyers as a rule are not allowed to appear before such courts and benches. What may be the real principle behind this rule, is difficult to understand but there is no doubt that such a rule has worked prejudicially. The association of lawyers enhances the dignity of institutions and provides a formidable check on corruption and high-handedness in judicial matters. The lawyers may in some cases be difficult to deal with but generally they are useful and whether or not, they may be creating difficulties in the initial stage, the Union courts and benches will in course of time get accustomed to them. When the right type of men come to compose the Union courts and benches, they will not feel any difficulty in dealing with the lawyers. If the lawyers be allowed to practise before the Union courts, sources of income will be thereby opened in the rural areas. The

object of creating sources of employment in rural areas will thus be served in another way, by such a move. The Union courts and benches may ordinarily be given jurisdiction to try suits and cases arising within their respective localities and transfers of such suits and cases to the Civil or Magistrates Courts, should not be allowed lightly as at present. With that end in view the proviso to section 74 of the Bengal village Self-Government Act should be amended so that transfers of suits and cases before any Union court, irrespective of their claims, may be allowed only when sufficient cause has been shown.

Every Union should have invariably the Union court and bench so that the rural people of all localities may get the advantage meant to be dispensed by them. The practice of discrimination in the matter of establishing courts and benches on the basis of the income of the Union boards is neither sound in logic nor correct in principle. Why should the people of a Union be deprived of the benefit of the Union

court and bench only because the people are poor and cannot pay a bigger amount as taxes? The poorer the people of a Union are, the more they require the cheap justice that the Union courts and benches can deal out. The capacity of any court or bench to do justice depends upon the personnel of the court and bench and not upon the income of the Union board. It is difficult to understand how the income of the Union boards has come to be made the criterion for granting or withholding courts and benches of Unions. When however, with the proposed decentralisation there will be a full fledged court, for every 100 square miles, it may not be necessary to continue the Union courts and benches any further.

The next item that should attract our attention is the problem of rural credit. If we consider the economics of village life from the standpoint of the agriculturists, we shall find it in a hopeless condition. The dearth of money and the consequent high rates of interest have

been creating a good amount of difficulty amongst the agriculturists throwing at times their usual avocation of life absolutely out of gear.

In order to create facilities that may provide easy credit to the people,, it is necessary to start co-operative societies in the rural areas. There should be societies, at least one in each Union so that they may be brought within the easy reach of the rural people. The credit societies should be so worked and managed that they may enlist confidence and sympathy of the people. One of the reasons why the existing societies in many cases have not been popular, is that they have been prone to beget a good amount of rigidity and inflexibility in their working. It is necessary that the societies should function within elastic limits, so that they can adjust themselves to the changes in methods and scales of production. The red-tapism in the working of the co-operative societies along with the somewhat drastic process of realisation of their dues have sometimes discouraged people

so much, that many often, than not, they have fought shy of the societies and have preferred borrowing from the private money lender even at higher rates of interest. The Government interference in the management of the societies needs minimising so that they may be looked upon by the people as their own organisation to be managed by them to their own interest.

It would be the duty of these societies not only to furnish cheap and easy credit but also at the same time to see, that the money is being spent in productive purposes. If the agriculturists have been embarassed with crushing debts and liabilities, it is because they have been very much prodigal and have indulged in thoughtless and unproductive expenditure. The societies would justify their existence, if they would take it to be their duty to infuse the ideas of thrift in the minds of the cultivators, to educate• them in the matter of better living and to find out for them ways and means to facilitate better production and marketing of their

agricultural goods. As a matter of fact, the co-operative societies, as they function at present, are no better than pure loan offices, caring for none of the attending duties meant to be done by them in the matter of education, regeneration and reformation of the people. If the co-operative movement has not made any tangible headway in our country, it is because of the conspicuous absence of the true spirit of co-operation amongst the members of many a society. The success of the co-operative movement depends upon how much the people have been educated in the lines aforesaid and to what extent they have been able to chase away prodigality. With the proposed decentralisation, when the middle class will return to the villages, men necessary to work the institutions in the proper spirit will be available and they will be able to afford the much needed relief to the people.

The co-operative societies however, will not in all probability be able to serve as the source of normal finance to agriculture and

necessarily it will not be possible to dispense with the private money lending agencies. The usefulness of the money lenders in the economics of village life can never be ignored. As a matter of fact, in the past, it was they who supplied the normal finance to the country-side. The high rates of interest they sometimes charge have been however the subject of great concern but they are not due to any intrinsic defect in the system but only the effect of the absolute dearth of money in the rural areas. If there have been cases where money lenders have been harsh and inconsiderate in their exactions, they have been due to the fact that most of the monied people have shifted to the cities and the very few that have been left to the particular rural areas, have been able to dictate a monopoly value, as it were, for their money. The want of the middle-class in the villages has also made possible, in some cases, the money lenders to be obdurate in having dishonest and in-equitable dealings to the detrimental interest of the borrowers, for

they have got no society, which, as it is the commonplace experience, is the best check on a man's conduct. Is it however justifiable on this account to call every money lender a Shylock ? Every flock must have some black sheep but it is not reasonable to condemn the whole fold on that account. There has been, of late, a relentless campaign against the money lenders, as a class of exploiters, who have sucked the last drop of blood out of the agriculturists ; but are they the only exploiters ? "Who have not exploited them ?" "Advantage had been taken of their ignorance and credulity by officials, by merchants, traders," by persons belonging to the learned professions and "by the socalled political leaders as much as by Zeminders and Mahajans to foist their own respective opinions on the poor peasants."

Since the money lender plays an important part in rural credit, it will serve no useful purpose by only giving, as it is being generally done, "exaggerated emphasis on the ills

involved" in the relationship between them and the debtors ; rather a "constructive approach" to the peasants' problems with a comprehensive effort for an all round improvement in the money lending agencies, so that they can be more useful to the people, is all what is desirable. The best way of improving the rural credit is by mending the money lending agencies and not by ending them, as some would suggest. "Our methods of reconstruction", as a prominent nationalist has said "do not involve a class war nor even the discarding of an agency which can be made to function to the interest of the community. We aim at class co-operation and not class struggle. In the new order of things the capitalists and the landlords will be made to play a beneficient and helpful role by being shown their proper places in the social and economic fabric of the society." It is therefore desirable to take adequate measures for organising the money lending business so that most of its ills may be cured. With this end in view the money lenders should

be made to register their names and should be asked to take out licenses. They should be compelled by legislative enactments to keep proper account books and their books should be made subject to periodical examinations by government auditors, so that the possibilities of illegal and inequitable dealings may be greatly lessened.

The proposed decentralisation will bring in more monied men on the scene and there will be a tendency for the money being cheaper by competition ; still the maximum rates of interest chargeable, should be fixed by the Government from time to time in consideration of the condition of the general money market. While it is desirable to have maximum rates of interent fixed for loans in rural areas, it should be borne in mind that fixing too low a rate as maximum will serve no purpose, rather it will create many difficulties and defeat the very purpose of it.

What should be the equitable basis on which the maximum rate of interest is to be fixed ?

Some suggest that the maximum rates of interest to be fixed for rural areas should be 9 and 12 per cent per annum for secured and unsecured debts respectively, but suggestions like this have no logical basis. Even in Calcutta proper, debts backed by house properties carry interest at 9 per cent per annum. Occasions are not rare, when the rates of interest in cities for unsecured loans come upto even 15 to 24 per cent per annum. The co-operative societies, even now after reduction of their rates, charge interest at 12½ per cent per annum on their loans. In view of the great risk taken by the money lender in the matter of loans, which by the very nature of the state of things in rural areas, are less certain to be repaid with full interest, the existing maximum rates of 15 per cent and 24 per cent per annum for secured and unsecured debts, fixed by the Money Lenders Act of 1933, cannot be condemned as excessive. The whole thing is so uncertain, that the money lender must have some margin to cover the risks he has to

take. Mr. M. L. Darling special officer who investigated rural indebtedness, came to the conclusion that the interest that was generally charged by the village money-lender was not ultimately excessive, in consideration of all circumstances.

If however the rate of interest in the rural areas be still more reduced by legislation, the little money that is left in the countryside will, taking the line of least resistance, get diverted to the safer investments in the cities or get converted into land or other safer stocks. Already, due to uncertain legislations this has begun to happen and persons who used to lend money, instead of lending it, are forcing the sale of land to them against such money. The result of such unreasonable reduction in the rates of interest will thus be further shrinkage of credit in the rural areas, leading to a virtual famine of money. People who will even then care to lend money will naturally, for their supreme position of monopoly, demand high

rates of interest,—much higher than they have ever dared to demand. Provisions may be made, as usual, in the statute for penalising transactions above the maximum rates provided for, but to depend upon such provisions, which are against the supreme law of supply and demand, will be like depending on a broken reed. If the intending debtor is in urgent need of money and finds that he cannot get the same unless he agrees to a rate higher than that provived for in the statute, he in collusion with the creditor, will either commit a fraud on the statute or find out a device to circumvent the penal provisions there of. Thus sums larger than actually lent will come to be entered into the documents and accounts, payments already made will not come to be credited and sales of land not actually intended to be so meant, will come to be effected. An act of fraud or a device of circumvention, when done deliberately by all the parties concerned, can neither be prevented nor if questioned in a court, be proved. The econo-

mist who tries to stop the high rates of interest by penal laws is as much mistaken as the quack who by strong medicines, tries to suppress the symptoms of a disease without trying to treat the causes that have given rise to the symptoms.

The maximum rates of interest should thus be fixed not on any abrupt reasoning but in consideration of the above facts. In doing this, attention should be given to see that the banks, loans-offices and the co-operative credit societies are not exempted from the limitations thus created. They are as good money-lending agencies as the private money lender and there is no good reason to make a discrimination between them in the matter of making provisions for their honest and equitable functioning. This step-motherly treatment if meted out would mean a serious repercussion on the private money-lending agencies and would bring in distrust.

The fixation of the maximum rates of interest will however have little effect unless

it is accompanied by steps to incease the wealth in the rural areas—the depletion of which has been the main cause of the tightness of the money market over there. The return of men of money to the rural areas with the proposed decentralisation will to a great extent help the increase of wealth in the countryside but money has already centralised in the cities so much that some positive steps must be taken in the matter, so that money in the cities may tend to move freely towards the rural areas. "No fact in the economic condition of this country," as said the late Mr. Ranade, "arrests attention more forcibly than the contrast presented by the hoards of unused capital, stored up in the vaults of the Presidency and other exchange banks, and the high premium Government securities command on one side and on the other the utter paralysis of industry in rural India, due to the poverty of the resources of the classes engaged in the production of wealth." In order to create a tendency for money to get evenly

distributed, the rates of interest of private loans in the cities and particularly in calcutta where money has concentrated most, should be drastically reduced by legislation say to 6 per cent per annum in the case of unsecured loans and to 4 per cent per annum in the case of secured ones. To discourage the lending of money in the cities by private money lenders, the already proposed license fees for the money lending persons and bodies in cities may be made very high while those for the rural areas may be made nominal. Similar other steps should be taken so that the investors find it more profitable and convenient to invest money in the rural areas. If all these are done, money which takes the line of least resistance, will flow to the rural areas in abundance, and the rates of interest there will automatically fall to a reasonable level.

The question of rural indebtedness comes next. The amount of rural indebtedness, as calculated by the Banking Enquiry committee, was about Rs. 100 crores. Since the time of the

enquiry there must have been some fresh borrowing, some accumulation of interest and very little payment. The amount of indebtedness, at the present time, may be taken to be about Rs. 160 crores.

The causes that have led to the rural indebtedness are,—

1. The low income of the agriculturists due to faulty ways of agriculture, the low prices of the agricultural commodities and the want of subsidiary sources of income ;

2. The excessive by high rates of interest that prevailed in the past previous to the passing of the money lenders Act of 1933 ;

3. And the want of thrift of the agriculturists and their habit of spending thoughtlessly on unproductive purposes.

Whatever steps be taken to liquidate the accumulated debt of the rural people, unless the causes, just referred to, that have brought in the indebtedness are removed, no permanent effect can be produced. Even if the entire debt

be written off to-day, the agriculturists will be again in debt to-morrow. The necessity of inculcating the spirit of thrift in the minds of the agriculturists does not appear to have been sufficiently appreciated, though it is as important as, if not more than, the other factors. In fact in the absence of the spirit of thrift, the agriculturists contracted the heaviest debts during the post-war period though their commodities then fetched the highest value.

Of late, steps have been taken to arrange for the composition of the existing debts of the agriculturists and with that end in view the Bengal Agricultural Debtors Act popularly known as the B. A. D. Act has been enacted and Debt-settlement Boards have been framed. The principle behind this Act,—to relieve the peasants that have through unforeseen events or for inequitable dealings, fallen under a dead weight of debts, is quite wholesome and no right-thinking man can grudge it. But the mal-application of the principle embodied in the Act, as evinced

by the practical working of the boards, has hardly fulfilled the hopes with which the Act was passed. Instead of meaning it to be their duty to help the deserving cases only, the Boards seem to have formed an idea, probably due to the very intricate nature of the Act and possibly on account of instructions from the supervising officers, that whosoever would come, it would be their duty to reduce the debt, to allow the maximum number of instalments and to grant all possible concessions irrespective of the justice of the particular case. This dangerous method of composition has afforded facilities or rather attraction, without the least discredit and ignominy in it, to the debtors, who could even repay their loans, to seek the help of the Boards to get, as it were, a legal sanction for breaking their commitments. While the best of moral principles will teach, that not to repay a loan is the greatest disservice to ones ownself, the said Boards by their functioning have virtually encouraged or rather patronised the people to

put a premium on breaking commitments. Fancy, what would be the position, if all people, officials or non-officials were directly or indirectly canvassing for the Insolvency courts and encouraging the people to become insolvents ! The debt-boards are obsessed with the idea that the more they can reduce the claim of the creditor, even it be just, or liquidate the debt of any debtor who comes, even when he is able to pay, the better is their work. This mentality however has worked in the way of a concealed invitation to any and every debtor who seeks to be dishonest and it is responsible for the idea that has grown up, that no payment in the new order of things need be made. "To avoid repaying a loan is but a human frailty" and to encourage this tendency is to do something subversive to the general credit system of the country. "While usury, extortion or oppression" as the Hon'ble Mr. Nalini Ranjan Sarcar has said "should always be resisted, it is dangerous practice for debtors to refuse to meet their obliga-

tions even when they are able to do so. This principle strikes at the very root of the entire credit structure," creates a tendency to debase the morals of the people and encourages prodigality in them.

The mal-application of the principles of the B, A. D. act has created a revolution in the ideas of credit. For who would lend money today to a borrower, who could easily repay, knowing it fully well that he could be dragged to the debt settlement Board the next day without any prejudice what so ever ? Whatever may be said in favour of the working of the debt-settlement Boards, it is a fact that the country-side has lost all credit facilities and the agriculturists at present, even in dire needs, have failed to secure any loan. Any thing which causes such a country-wide dislocation of credit stands self-condemned.

If the debt-settlement Boards are to function properly and usefully they must be composed of persons that are not only honest

but at the same time sufficiently versed in law and procedure to understand the B. A. D. Act and administer it in its proper spirit. Probably it was the idea of the sponsers of this Act, that the Boards would function like the village Panchayats that settled disputes between the men in the villages but in actual practice they have failed to work as such. The men who compose the village Panchayats are those who by virtue of their position command influence, but in the composition of the debt-settlement Boards, the men of position and influence have been conspicuous by their absence. In fact in the matter of selecting men in such public offices, the local officials do not take the trouble of finding the right men but usually make the choice from the place hunters, mostly of no real worth, who hang about them. The selection, unfortunately is not done with a view to the wide interest of the country but only as an opportunity to bestow patronage. The personnel of the village Panchayat again differs from case to case according

to the possibility of its influence on the parties involved and there is thus always a fair chance for compromise. A fixed set of persons, about half a dozen in number comprising the Boards can hardly be in a position of active influence on debtors and creditors belonging to various groups. They have thus failed to function as arbitrators. They have accordingly in the alternative been forced to function like courts. The members that constitute the boards are however due to their education and position, uuable to maintain the impartiality of a court and to apply in the proper spirit the principles of the B. A. D. Act, which has been found to be cumbrous and intricate. The debt-settlement Boards are thus in their working, neither courts nor arbitration-Boards. The best way to make the B. A. D. act successful will be to supersede the existing Boards and to invest munsiffs of sufficient experience with powers to deal with cases under the B. A. D. Act. Under the proposed decentralisation when the munsiffs will

come nearer to the people, with their courts, each in every 100 square miles, the present difficulty that may arise due to distance will be removed and they will have all the efficiency as also the utility of proximity.

Another problem of rural Bengal is that of agriculture and connected there-with is that of veterinary. Inspite of the fact that the rural people mostly have to depend primarily on agriculture and cattle, nothing substantial has been done to improve them and they are in a moribund state. The decayed condition of agriculture has come to be felt in the shape of lower yield of land, and hence lesser crop value for the country and consequently of gradual bankruptcy of the growers. It is the combination of many factors, the antic method of agriculture, the decline of fertility, the defective irrigation-system and lastly the conservatism of the ordinary cultivator to get initiated to improved technique, that has made land hopelessly unproductive. Our cultivators are used to the same old methods of agriculture

and grow the same set of products that they found their previous generations, to get interested in. Jute is the principal money crop of Bengal; rice and sugar come next;—but why should they pin themselves down to these only? Bengal is noted for her fertility, and so cotton, oilseeds ground-nuts and other crops which enjoy a world market may also be seriously tried. Winter crops are greatly neglected in most parts of Bengal and somewhere they have been made impracticable due to defective water-ways. Agricultural practices have been adjusted to the natural drainage by rivers through a net work of Khals carrying into the Beels or swamps in the interior which play their respective parts in the seasonal ingress and egress of water and ensure irrigation and drainage. Since the rivers and the khals have mostly been silted up, the position has worsened and most of the water is being left in the Beels or swamps without being pulled out when the egress commences. This makes the cultivation of winter crops difficult and in many cases

impossible. A systematic curing of the system of natural drainage is what is desirable and the Government should lose no time to take the lead in the matter.

In the matter of initiation of better and improved methods of agriculture, of finding out suitable crops for particular places and of devising means for a scientific rotation for them so that the land does not remain unproductive for a single day,—the agricultural department of the government of Bengal has much to do. No doubt at present the government have institutions to help the people in these matters but the ways in which these institutions function have brought no good. The existing agricultural and veterinary institutions have their offices located in one or other of the distant cities with the result that the agriculturists have not been able to derive any benefit whatsoever from them. The dearth of these institutions in rural areas, for which they are really meant, should be removed and the institutions with their officers

should be brought closer to the rural people. The Thana for this purpose, may be taken to be the unit of jurisdiction for their activities. Agriculture and cattle are rigidly interconnected and in our country one can not be thought without reference to the other. For the sake of convenience and efficiency, it will be desirable to have the agricultural and the veterinary officers combined into one. This will also effect economy. The agricultural officer should be given the necessary veterinary training, so that he could function as a veterinary officer as well. The existing courses in the agricultural schools should be modified and a practical course of veterinary science should be added there to. The existing agricultural shools should be expanded, so that they might turn out a sufficient number of qualified men to fill up the posts of the combined agricultural and veterinary officers, that would be nesessary for each Thana. It will be the duty of such officers, to regularly tour within their respective localities and give syste-

matic instructions and practical demonstrations in matters of agriculture and veterinary, to the people. Each of the Thana institutions must have a farm of its own, in which the results of improved agriculture will be shown in practice. The farm products should be sold in the local marts, so that besides creating a good deal of publicity as to the achievements of the improved methods of agricultûre, they would make much for the upkeep of the institutions. If the agriculturists of our country have not taken to and do not belive in the improved technique, it is because they have not been shown how the improved system really gives better results. The continual touch with the agricultural officer and the working of the farm, within the Thana, will afford sufficient opportunities to the people, for getting instructions and for seeing for themselves how improved agriculture counts. It is many often said that agriculture has been exhausted in our country but any one who has seen the imperfect ways in which it is run at present, can say how

mistaken is such an idea. If we would look to Egypt, we would see what scientific cultivation had made of her. She is principally an agricultural country like Bengal and her cultivable land only amounts to nearly one-fifth of that of Bengal. Still her national income, as was pointed out some time ago by Dr. Megnad Saha F. R. S, was near about Rs. 60,00,00,000 as against Rs. 12,00,00,000 for Bengal and the average income of the Bengal peasant, or rather his tax-paying capacity was only 1/25th of that of the Egyptian peasant. Does it not conclusively show how imperfect and unsatisfactory is cultivation in Bengal and what tremendous scope there is for agriculture here ? The achievements of agriculture are not to be slighted. If we turn to Luther Burbank, the plant wizard of California, we will see what agricultural farming has meant for him. The success of Charles Seabrook, born of a poor English American father on a small farm in Bridgeton, New Jersey, U. S. A., as a farmer, should be interesting. Is it not encouraging to

know that in one year be raised vegetables worth £ 100,000 on a farm of 1200 acres ? The theories that agriculture has run its length and that the pressure on land consequent on the increase in the population, has reached the breaking point, are more academical than real.

The success of agriculture depends not only on improved methods but also upon the scientific rotation of crops, suitable to the locality, so that the land never remains fallow. In Bengal jute and paddy being the only two general crops attended to, the land remains unproductive for at least six months in the year and as such the very purpose of intensive cultivation is frustrated. It will be the duty of the Agricultural Department of the Government of Bengal, through the proposed Thana institutions, to devote its energy to find out and actually to demonstrate the rotation of crops suitable for particular areas. In order to afford facilities for better agriculture, the agricultural farm within the Thana should have stocks of improved seeds

and grafts so that people get no difficulty in utilising them, as the first step towards improved agriculture.

It will be expecting too much if every thing is left to be done by these Government Agricultural institutions for the purpose of initiating better methods of agriculture and animal-husbandry. With a view to complementing the activities of the institutions, there should be organisations of agricultural associations, one in each of the Union Boards. The association should be composed of the representatives of the cultivators, who are a bit educated and of people who are interested in agriculture in the locality. The association will have meetings now and then to decide and to discuss on agriculture in general. They should try to decide the cropping scheme of the locality with reference to the climatic condition. They should be guided in their activities by the Agricultural Department of the Government of Bengal through the Thana agricultural officer and should be finally co-

ordinated to a central agency in the district. The want of a proper cropping scheme with reference to particular places, is a big handicap to the cultivators at present. In this matter, they will determine the market possibility of a particular crop, through the marketing officer of the Government of Bengal and accordingly will adjust the cropping of particular crops. The associations will find for themselves, through instructions of the agricultural officer, as to how they can have a scientific rotation of crops. In a country like that of Bengal, a general programme of agriculture for the different places having divergent soils and climatic conditions, emanating from the Calcutta office of the Agricultural Department cannot but be, to all practical purposes, useless.

The veterinary side should have a dispensary, so that the cattle in the locality may have treatment in cases of any illness. The present hopeless condition when people have to depend on nothing or at best on quacks for the

treatment of their cattle,—cattle which they value more than their own lives, will then cease to exist. The veterinary department should have also breeding bulls, so that the stock of the cattle of the country, which has in the past years dwindled very much, can be improved. His Excellency the Earl of Linglithgow made a laudable attempt to improve the breed of the cattle but in the absence of a regular rural veterinary agency to take care of the breeding bulls and utilise them in the proper way, the attempt of His Excellency has not been so successful as was expected.

The agriculturists of our country after attending to their agricultural pursuits, have generally more than six months of the year left to them, but in the absence of any opportunity for any profitable employment, they while away their time. Something must be done, so that they may find profitable employment during this period and are able to supplement their agricultural income. A country, dependent only

on agriculture, which gives occupation for only half of the year, can hardly hope to prosper, and it is no wonder that it has not prospered. Sir John Anderson probably had this aspect of the problem of rural Bengal in his mind when he said, "The province is not poor either in natural resources or man power, but there must, I feel, be some maladjustment somewhere in a system which keeps a vast agricultural population groaning under a load of debt, eking out a narrow and penurious existence and yet, in most districts lacking useful occupation for nearly nine months out of the twelve."

It is only the cottage industries that can supply subsidiary occupations to the agriculturists and be a source of additional income during the off-season of agriculture. On this account they will have neither to leave their homes nor neglect their agricultural pursuits, for cottage industries are wholly compatible and consistent with the agricultural occupation. The big industries can never supply the second

string to the bow and as such unsuitable to agriculturists.

There was a time when various kinds of cottage industries flourished in Bengal and a huge amount of wealth was earned through them. Even in 1787 A. D. the condition of the Dacca Muslin industry was such, that its export to England only, amounted to £ 300,000. All these however hear to day, like a story. The big industries that came to be established in our country in the wave of the industrial revolution in the west, dazzled the eyes of our people and the cottage industries came to be systematically neglected only to be left "to swim or sink" as they could. It was however not appreciated, that though the big industries, might have been useful to a chosen few, they could not be of any gain to the people in general, who were agriculturists by profession and lay scattered all through the rural areas. The social and economic condition of our country is quite different from that of the western ones and hence this modern industrialisation

cannot be expected to fit in and be useful to, the people in general. "In the west, economic activity is looked upon as a means of accumulating wealth, while work is to us, a method of distributing wealth." Before committing to a system of industrialisation, "We have clearly to make up our minds as to whether we need a few millionaires with meteoric careers or millions of poor people finding their daily bread." The system of industrialisation as introduced in our country, is also responsible for the drain of huge amounts of money from the Indian shores, on account of the purchase of machineries,—a fact which should not be overlooked. We should not surely like to follow the traditions of the most industrialised countries, when we have the best of conditions with a host of trained handicraftsmen to develop our cottage industries, inorder to give subsidiary occupations to the agriculturists without bringing in their wake much of the evils concomitant with big centralised industries. "If the village handicrafts of India" said Mr. E. B. Havell, "can be

developed to a high degree of prosperity by other methods, surely it is nothing less than a crime to allow the villages to be depopulated and to crowd the inhabitants into filthy factories, polluting both earth and air, where all their mental and moral faculties are debased. Should not the social evils caused by the industrial devolopment in Europe and America give Indian statesmen pause before they commit themselves to a policy which if attended by many evils in Europe, would be a far greater curse to India"? Is it then desirable to be so zealous about initiating in our country a centralised industrial programme in the lines, the western countries have adopted ? Our cottage industies have in them inherent vitality and they only await remodelling to appear in full-fledged and useful form. "India is intended both by nature and by the genius of her inhabitants to be a handi-workers' paradise ; why should we only employ methods originating in totally different conditions of social economy and give her an infereno for her paradise ?"

The cottage industries have come to be generally associated with primitive ways and means but there is no reason for sticking to the primitive ways and means, if better ones are available. Rather, all attempts should be made to improve the machineries for the cottage industries so that they may fit in with the 'neo-technic' age. If any body will take care to look to Japan, he will find how much the cottage industries have been improved with the help of the improved machineries. The Toyada loom, for example, gives an output, 10 to 12 times largar than that possible with an ordinary hand-loom of our country.

The department of industries has been taking some steps for the introduction of improved ways and means in connection with some of the cottage industries, but the rural people have not been benefited thereby. The classes for the teaching of the art of the different handiworks, are generally held in one or the other cities while the people for whom the

cottage industries are meant lie far way in the villages. The classes, if they are to be useful, should be held in the rural areas and that more frequently. In that case, not only will the rural people find the desired opportunity to learn the proved methods of the different cottage industries but the prospect afforded by the cottage industries will be more forcibly brought home to them.

The success of the cottage industries depends not only upon the utilisation of the improved machineries but also greatly upon the organised methods of manufacture and sale of the products. It would be hopeless if the different industrial units were to shift for themselves, in the matter of procuring the raw stuff and finding markets for the products. The whole thing should be under an organisation, to be guided by the village Agricultural society, already proposed, which again should be coordinated to a central controlling agency. Mr. Cumming rightly said, "What is now required is not the teaching of the existing methods in cottage industries, but

the teaching of the improved methods, and also the assistance of the educated upper middle class in a more organised system of production and distribution. The artisan must not be left to himself, to obtain his raw materials to produce an article and then sell the completed product" It may be difficult at the present time, when the middle class as a body has shifted to the cities, to find sufficient men to run the village societies for industries, but when with the proposed decentralisation the middle class will come to live at or about the villages, no difficulty will be felt in the matter. The association of the middle class with the cottage industries will, in addition enhance their prestige and give to their products popularity, a thing essential for the life and growth of an industry.

The government as also the public and local bodies should make it a point to show preference to the products of the cottage industries, in calling for tenders and in making purchases. If they be pledged to the principle

of 'Swadeshi' as they should be, they cannot have any better place to show preference; for the products of the cottage industries are 'Swadeshi', pure and unalloyed. In suitable cases, where special encouragement is desirable, the Government may grant subsidies, in the initial stage.

The big and the cottage industries should better try to be complementary and not competitive. With that object in view, wherever possible, a plan for coordination of the big and the cottage industries should be framed and given effect to. This has been done in Japan with advantage and is being done in small scales in Dacca and Pabna in connection with the hosiery industry.

There are pessimists who doubt the future of cottage industries in our country, but there is really no ground for any misgivings. In view of the peculiar condition in which cottage industries can be run, their products can always hope to be ready for the market at a lower cost

and as such they can hold the market successfully. If the manufactures of Japan have been able to compete in the world markets, it is because the cottage industries there, have flourished with upto date machineries and competent organisation. Walls after walls of tariff have been raised against Japanese manufactures, still the ships laden with Japanese merchandise are found merrily entering the harbours, all over the world. The reason is not far to seek ; more than 50% of Japan's industrial products come from cottages.

CHAPTER IX

Of the population in our country, about 66 per cent are engaged in agriculture, 23 per cent constitute the land-lords, village artisans and others depending upon rural economy and the rest 11 per cent are townsmen, engaged in industries and other professions. Where 89 per cent of the people is dependent upon agriculture, it is quite apparent, how upon better prices of the agricultural commodities, depends the prosperity of the country. Whatever artificial measures may be taken to bring in relief to the agriculturists, so long as the prices of the agricultural commodities do not reach a reasonably high level, there can be no hope for real prosperity.

How to raise the prices of the agricultural commodities to an economic level should be our next concern.

Paddy and jute are the main crops of

Bengal at present. Sugar cane was previously one of the main crops but it has been ousted by jute and in so far as Bengal is concerned, has come to occupy a subsidiary position. The price of paddy and rice has been reigning very low as the index figure will show. It went down as much to 38 in 1933-34 and though it rose upto 55 in 1936-37, it dropped down again to near-about 42 in the last quarter of 1937-38. Bengal is the largest paddy-growing country in India, engaging about 21·5 millions of acres out of a cultivable area of 23·5 millions. The loss to the cultivators due to continual low prices of rice is really regrettable. Their income from rice which was 178 crores of rupees in the year 1928-29 dropped to near about 85 crores in the year 1932-33. As computed on the basis of the price that prevailed during the harvesting time in 1938, the income of the Bengal agriculturists would come as low as 65 crores of rupees.

On the average of the last quinquennium, Bengal produced 8·6 millions of tons of

rice against her requirements of 11 millions tons, taking into account 2 lacs of tons for seed requirements. Taking an average for the last ten years, we would find that Bengal's import of rice was about 6 lakhs of tons a year.

Does it not hear strange, that inspite of the fact that the production of rice is not upto the demand, its prices do not go up—rather gradually sag. If the prices have not been able to maintain an economic level, it is because the imports of cheap rice and paddy from Burma and other foreign places, due to their entering Indian shores without any protective duty on them, have dumped our home market. The imports of Burma rice may not be very heavy but it will appear from the price chart, that on every occasion the price of rice tended to go up, it was set back by imports of comparatively low-priced Burma rice. It is not the amount of imports that really counts; the fact that near at hand there is a huge stock of cheap varieties of rice capable cf entering at any time, the port of Calcutta without

any import duty whatsoever, has brought in a bearish element in the price-movement of rice. The condition is just like the working of the Governor-Balls, that check the motion as soon it tends to increase.

It is necessary therefore that a protective duty be levied on imported rice and paddy whether from Siam, Indo-China or Burma, so that the imports may be controlled, with the consequent enhancement of rice-prices in Bengal. The imposition of an import duty of -/12/- annas per maund on foreign broken rice only, as has been done, can never give the required protection to Indian rice. The imports of foreign rice from Indo-China and Siam have been decreasing, but that is not due to the import duty on broken rice. Even before the imposition of the aforesaid duty, the imports from the two countries were very insignificant portions of the Burmese imports. If the imports from the two countries were negligible, it was because they found it more profitable not to compete in Indian markets but

to export their rice and paddy to other countries in the east and west, due to their advantage of better business under trade pacts, they succeeded to make. The real menace for Indian rice is the Burmese imports, which are free from any import duty even in regard to their broken rice, under the existing treaty. If an enhanced price is to be maintained for rice, it is accordingly necessary to impose an all-round reasonable duty on foreign as well as Burmese rice and paddy.

Since the balance of trade at present is in favour of Burma, there should be no apprehension that the imposition of a duty on rice and paddy will adversely affect Bengal's exports. The balance of trade in prewar times was in favour of Bengal, so much so, that her exports to Burma were about Rs. 602 lakhs as against her imports of the value of Rs. 501 lakhs. The table was gradually turned, and in 1936-37, Bengal's exports to Burma were worth Rs. 631 lakhs, while her imports were Rs. 1092 lakhs. Moreover, the exports from Bengal consist

mainly of Coal and gunnies, which as a matter of fact, Burma cannot necessarily go without.

There are some however, who advocate a minimum price for rice, to be fixed by legislation. France has a got a minimum price for wheat and provisions have been made by the Japanese Government to keep up the price of rice at a certain level. But it is apparent, that fixing a minimum price by legislation, for commodities that can be stored for years and the supply of which cannot be regulated, is not only against all economic principles but to practical purposes unworkable. So far as Bengal is concerned, there is no need at present of any such legislation for fixing the minimum price of paddy ; if a reasonable duty on foreign as well as on Burmese paddy and rice, be imposed as proposed, the agriculturists will get the desired relief.

Sugar cane is one of the primary crops of Bengal. Its prices should keep a reasonably high level for reasons more than one. If the prices of sugar cane be more attractive,

not only will the cultivators make a decent income out of it but at the same time, the problem of the restriction of the jute crop, will be to a great extent solved, due to the release of land covered by jute, in favour of sugar-cane.

It is desirable that attempts should be made to fix a minimum price for sugar-cane, as has been done in other provinces. In order that sugar-cane may be in demand and that at a higher price than that can be got from Gur manufacturers, the starting of sugar mills in different places of the country should be encouraged. Though in recent years, some incentive has been given for the cultivation of cane, nothing substantial has been done to encourage the establishment of sugar mills. Bengal has been very backward, so far as the sugar industry is concerned. A good amount of stride in this direction has been made by other provinces, specially by the United Provinces and by Behar, since 1931 but Bengal has been lagging behind. The figures below, will

show how backward Bengal has been in the sugar industry.

Season 1936-37

Province	Number of Factories working	Cane crushed in Tons	sugar in Tons	Molasses in Tons
United Provinces	71	6,090,000	567,000	220,000
Behar and Orissa	36	3,201,000	291,000	116,000
Bengal	6	306,000	25,000	12,000

The manufacture of sugar in India has been gradually increasing, with the result that the imports of sugar into India have considerably decreased. Since the fiscal protection granted in 1931, the production of factory sugar has risen from 200,000 tons to 1,000,000 tons and India is nearly self supporting. The united provinces and Behar have contributed to about 85% of the total Indian production. Though India as a whole has become almost self supporting as regards her sugar, it is no bad logic for Bengal to increase her productive capacity in sugar, in order to get a decent share in the

industry, for it connot be argued that the demand for sugar in this vast country has ceased to be elastic. It is true that the public has not freely come forward to start sugar mills, but where the general public is shy, it is for the Government and men in power and position to take the initiative. It should also be appreciated, that unless sugar-cane cultivation turned out to be profitable, there would be very little chance of its becoming a substitute for jute.

Along with the improvement of the sugar industry, it is absolutely necessary to improve the sugar-cane cultivation in our country. It is desirable to encourage the introduction of canes of early and late ripening varieties, so that the crushing period may be stretched over and the cost of production of sugar may be minimised. It is also necessary to find ways to increase the outturn of canes per acre and to improve the sugar element in them. Indian cane yields near about ¾ ton of white sugar per acre whereas the yield from Java Canes

is about 3½ to 4 tons per acre. Of late, Co 213 canes have been encouraged for better yield but the outturn is not still satisfactory. The purple Mauritius gives a heavy yield, but its colour difficulty has stood in the way of its being utilised for sugar manufacture. Recently Mr. S. Venkata Ramanayya has found from experiments, that the controlled addition cf aluminium hydroxide to the cane juice, after the usual liming and sulphiting operations, removes the colour entirely without any decomposition in the sugar. A cheap and simple method of producing aluminium hydroxide, at the site of the factory, has also been found. This has opened a new prospect for the sugar industry.

In order to put the industry on a sound basis, on which only depends the future of the cane cultivation, attention must also be given to finding ways for profitable utilisation of the bye-products, the bagasees and molasses, which are now more or less thrown out. The prospect of the bagasees as a building material is bright

and as it is understood, some firms have been trying to make some sort of roofing or walling materials out of them. Attempts are being made to get power alcohol from the molasses and to utilise them as fertilisers. If such attempts succeed, molasses will become a very profitable product of the sugar industry. There is another bright prospect for the molasses in connection with road construction. It has been suggested from experiments, that a composition of the molasses is 50% cheap and at the same time as good as tarmacadum. If the results of the experiment be followed up, as it ought to be, molasses will take the place of tarmacadum and become a very valuable commodity.

It may be also desirable to revise in the interest of the agriculturists, the excise duty on sugar that has been increased from Rs. 1/5/- to Rs. 2/- per cwt. As has been said by Mr. M. P. Gandhi, "The course of events in the sugar industry shows clearly, that inspite of the belief of the Hon'ble Finance member, that the duty

will not affect adversely cultivators of cane, it has definitely had such effect." Due to the increase in the excise duty, such a position was created in Behar and in United Provinces, that the industries stopped crushing and the Governments there had not only to allow a rebate of 25 per cent in the freight of canes but also had to minimise the minimum price for canes to 3¼ annas per maund, to the loss of the agriculturists.

Jute, though it has a smaller acreage than rice, has come to occupy a pre-eminent position in the rural economy of Bengal,—so much so, that the prosperity of her people has come to be thought in terms of jute-prices.

If the growers of jute are to be benefited, it is necessary first to improve the production per unit, secondly to keep the total amount of production in a line with the consumption of the world and thirdly to provide better marketing facilities, advantageous to the growers. The establishment of an agricultural institution in each Thana, as proposed, will give

better facilities to the agriculturists for learning the ways of better production of jute per unit. What to say of the improved system of agriculture, only by changing to better seeds like Kakya Bombai and D 154, the yield per acre can be increased by 15o lbs.

No doubt Jute is more or less a monopoly of Bengal, but its consumers are distributed all through the world and they have, in comparison with the growers, greater strength and combination and hence greater advantage in manipulating prices. The manufacturers in the past, have by their regulated production, tried to keep up their prices in disparity with the jute prices but they have not been charitable enough to part with a portion of their profit in favour of the cultivators, in the shape of paying better prices as much as they could reasonably afford. There has been thus a good amount of disparity in the movements of the prices of the raw jute and the manufactured commodities. In 1925-26 the prices of pucca bales of jute ranged from Rs. 80/-

to Rs. 128/- and hessian 9 porters sold between Rs. 16/- to Rs. 21/- (per 100 yds). In 1933-34 Pucca bale prices came down to vary between Rs. 24/- to Rs. 30/- whereas the prices for hessians ranged between Rs. 8/- and Rs. 10/-. Thus while jute prices fell by being nearly about one-fourth, the hessian prices fell by being only half. If we look to the relative movements of their prices over a wider period of 1929-38, we will find that the price of raw jute fell by 52% whereas that of jute manufactures declined by 53%. This setting right of the disparity, at present, is however due to the breaking of the working agreement amongst the Calcutta Mills, and to their huge amount of production, figures for which for the first five months ending in 31st May of 1938 was 864,148,259 yds of hessian cloth and bags as against 497,674,300 yds for the same period in the year 1934, when they had regulated production. This unbriddled competition in the industry, has brought in a very huge stock of manufactured goods, amounting to 42,78,98,192 yds of hessians

and 17,08,45,763 yds of sacking, on the 1st. of July 1938. This is however a passing phase of the industry and cannot be the basis of consideration for the normal state of affairs.

In order therefore that the prices of jute may maintain a healthy level, the supply should be restricted to the actual demand of the Industry. Now that the world stock of jute has come down to near about 48 lacs of bales, which means a consumption for six months, it is meet that serious attention is given to see that the agriculturists do not again commit the same old folly of over-production.

The policy of encouraging voluntary restriction has been pursued for the last quinquennium and if it has not been a success, it is because of the unsatisfactory methods adopted, in connection there with. The propaganda for restriction was spasmodic and superficial and that also in some particular places only, so that the fringe of the problem was not even touched. The general people in the rural areas, hardly

appreciated the beneficial aspect of the restriction scheme from this sort of propaganda. The only idea that was created in the country-side was, that the Government would not allow the agriculturists to sow jute in excess of a certain area per plough, as if the Government was the only body to the benefited by the scheme. In some cases, just before the sowing time notices were served through the Union Boards on the Ryots,—allotting perfunctorily different amounts of areas to different people,—but such allotments were, more often than not, unfair and unreasonable, bringing discredit to the whole scheme. It is interesting, that though the scheme was meant for their own good, the Ryots who could evade the service of such notices thought themselves to be fortunate and lucky. It may be, that since the propaganda the area under jute in Bengal continued to be low in some years, but that is due, not so much to the propaganda itself as to the discouraging low prices of jute and to unfavourable weather conditions. To ascribe the reduction of

acreage to the propaganda is only to commit the fallacy of plurality of causes. The fact that inspite of the propaganda the production of jute tended to increase, as soon as there was an indication that the prices would go up, is itself sufficient proof of the futility of the methods adopted.

The success of a voluntary scheme of restriction depends mainly, if not wholly, upon the faith of the people in its usefulness and unless it be run in that proper spirit, no appreciable result can be obtained. The propaganda for restriction must be extensive as well as intensive, so that the entire rural population may understand the implications of the movement. The officer in charge of the propaganda should be permanently located in rural areas, and should do the preaching all though the year with special reference to the substitute crops for the released land. The success of the restriction scheme will chiefly depend upon how far it has been brought home to agriculturists

that by releasing land from jute they can make as good an income by particular substitute crops, suggested by the propaganda officer. It is necessary therefore to prepare an accurate list of areas under jute, and to find out which portions of such areas donot yield good jute and make a list of profitable substitute crops that can be grown on such portions and finally to make people believe in the utility of the substitutes. It will not suffice if only a catalogue of substitute crops is given, for the agriculturist is a practical man and seldom takes seriously the theoretical and spasmodic preachings. If after the establishment of agricultural farms in each Thana, practical demonstrations of the suggested substitute crops be given throughout the year, the agriculturists with the help of the village agricultural societies, will begin to take seriously the idea of substitute crops and the restriction of jute will be effectively possible. Sugar cane, paddy and ground nuts seem to be the most popular substitutes for jute, at present. The soil and climatic condition of

Bengal are very favourable to the growth of sugar cane. "The grey silt areas usually consist of fairly rich soil capable of producing heavy-yielding crop, provided ordinary care is taken in cultivating the crop." The low price of sugar-cane for want of a good number of sugar mills, has been a great discouragement for its being a substitute for jute. Paddy with the price it has been fetching at present, cannot reasonably be expected to take the place of a substitute crop. The position will however change when as the result of the proposed import duty on paddy and rice, their prices will reach a reasonably high level. The cultivation of ground nuts has not however found favour with agriculturists, for nothing substantial has been done to introduce them. The cultivation of long staple cotton in Bengal has very little attracted attention. In certain high land regions, it can substitute jute and that to an advantage. It will, as computed by the honorary Agricultural Officer, Dhakeshwari Cotton Mills Ltd, give the cultivators a net profit of about,

Rs. 12/4 per bigha. A trial in this direction is worth giving.

In putting into practice the scheme of restriction, attempts may be made to try for greater restriction in areas where jute is inferior both in quality and yield. As it will be apparent from the table below, it is advisable to restrict the jute cultivation in the Presidency and Burdwan divisions in a greater degree, where not only the yield is less, but the jute is also inferior in quality. The Dessi jute that is grown in these two divisions has got Dundee as its principle buyer but the demand is showing signs of contraction.

	Normal yield per acre in Bales (accepted by Govt.)	As ordinarily found at present
Dacca & Chittagong Division	3.7	4.0
Rajshahi Division	3.5	3.7
Presidency & Burdwan Division	3.2	3.2 (if not less)

In the scheme of restriction, Behar and Assam should also be included, for any programme without them will tend to be un-

successful. In Behar, the restriction of jute is rather made easy by the expansion of the sugar industry. It is desirable that in view of the bad quality of Behar jute, encouragement should be givev by the Government there, to get the acreage curtailed down to the previous figure of about 150,000 acres.

The scheme of encouraging voluntary restriction of jute by granting subsidies to substitutes, as suggested by some, is not only costly but also well-nigh impossible for practical working. It would entail a huge and intricate organisation, which would not likely profess to be successful. Equally unsound and unpractical is the scheme of Compulsory restriction by legislation.

The inaccuracy in the fore-cast for jute is partly reponsible for the loss to the agriculturists and to the trade and industry. As a matter of fact, during he last ten years except in the season 1930-31, the actual acreage and out-put of jute have been always larger than

those suggested in the forecast. The figures below speak for themselves.

Year	Preliminary forecast in acres	As Revised later	Production estimated by forecast in bales	Approximate yield in bales
1934	2,491,500	2,611,100	8,525.000	9,793,000
1935	1,858,200	2,180,900	7,239,900	8,149.000
1936	2,504,900	2,822,400	8,735,800	10,750.000
1937	2,747,600	2,888,300	8,617,700	10,600,000

The method that is adopted at present, in the compilation of the forecast through the Union Boards, who in such matters usually depend upon the Chowkidars, cannot but be unsatisfactory. The Union Boards have been otherwise saddled with so much work, that asking them to give a correct forecast, is only to invite inaccurate figures, the result of haphazard work, not deemed to be their legitimate duty. In many cases, the file of the forecast remains unattended in the Union-Board-Office and when the time for returning the papers arrive, the figures are compiled on the general idea of in-

crease or decrease in acreage, by perfunctorily adding to or subtracting from, the figures of the previous years, which again had been done in the same way. If the figures be initially incorrect, checking by supervising officers at the top, can hardly undo the mischief.

The best thing will be to entrust the business to the proposed Thana Agricultural officer, who will be actively helped by the Village Agricultural Society, already proposed. From the nature of the work as has been proposed to be done by these societies, it is likely that they will be the most competent bodies in finding out the extent of the cultivation of jute and other crops in the locality. When the active assistance of such bodies is taken in the preparation of the forecast, there can be no doubt that the figures will be more accurate.

The marketing of jute in mufassil and in Calcutta requires much improvement. The introduction of uniform weights and the standardising of assortments are essentially

necessary. The abnormality created by different standards of weight in different markets is responsible for a huge amount of loss to the cultivators. Taking advantage of the loose and elastic definition of the standard, the consumers who are a knit group are able to cause a hidden fall in the price of jute by manipulating the standard. The only basis of contract for buying at present, is what is known as the 'Standard of the Mark' which means that ,'the quality of jute to be tendered against each grade will vary according to the standard set up by each individual seller.' In case of a dispute, this elastic definition puts the sellers in a very awkward position. One of the jute mill managers, remarked a few years ago, at a meeting of the Indian Jute Mills Association, that he did not believe that the definition 'Standard of the Mark' was clear enough and that in case a dispute went to court it would be very difficult to prove the standard. The frequent changes of the standard of assortment place the sellers into difficulty and

give 'the buyers scope of playing their favourite game of appreciating the standards imperceptibly' It is useful in this connection, to look to the American Cotton Standard Act, which has made dealing in cotton except in standards set by the Act, penal.

The establishment of regular markets through out the rural jute areas in the line of the cotton markets in Berar, may be the next necessary step. If such markets are established, the sellers will be substantially benefited by the 'dissemination' by the market authorities of correct market reports of Calcutta prices, of demands and supplies of jute and of such other matter. As there will be reasonable supervision by the market authorities, there will be in such markets less possibilities of bad bargains. Wrong and concocted reports circulated by interested persons to help their own interests will, in that case, not be possible of circulation.

It is next necessary, as a corollary to the establishment of organised markets, that

licensed Ware Houses should be established in the rural areas. 'One of the main issues arising out ofthe marketing problem is as to how can the ry-ot be protected from those seasonal slumps in the prices of the commodity, which are occasioned by the fact that whilst the consumption is spread over more or less all over the year, the harvesting and the marketing are concentrated in a relatively short period of time.' When the licensed Ware Houses are established and the sellers are granted an advance of say two thirds of the market price as against the jute tendered, it will be possible to adjust supply to the demand and the sellers will not be at the mercy of buyers, as they are at present due to forced sales. These Licensed Ware Houses may be run by local bodies and the procedure of work of such Ware Houses will be more or less like that of private Jute Arats at Bagbazar, at Chitpore and at Hatkhola of Calcutta. These Licensed Ware Houses will thus create credit facilities amongst the Jute-growers and 'the Ware House receipt would

fill up a gap in the existing conditions of money market, for they would enable the holders to convert the unsaleable stock into mobile credit on the strength of the negotiable paper.'

Next comes the co-operative system of marketing,—to be done through the establishment of Co-operative Sale Societies. It is an admitted fact that the marketing services are made fairly efficient by the co-operative societies. Though this side of the question has engaged the attention of the people for a long time, nothing positive has been done uptil now. Cf the three types of co-operative associations, the federated exchange is the most suitable for jute. Every Union must be the seat of a primary society, which will be federated to a district Exchange, finally co-ordinating to a central Exchange, preferably at Calcutta, which will be the central selling agent for the societies. In view of the traditions of our country and conservatism of our people and in regard to the complexity of the matter, it will be necessary

that the organisations will have a contract basis with the sellers, as in the United States of America.

The Union societies will provide for the storing and assorting facilities. The advance that will be made against jute actually tendered, may be done through the Co-operative banks. The selling of the jute should be conveniently done by the central Board, and when the jute is sold, the balance of the price after deductions of incidental charges, of cost of management, of interest on money advanced and the like, will be distributed proportionately to the individual growers through their respective societies. When the co-operative sale societies are thus established, the middle men will be more or less eliminated and the growers will get the best value of their jute. There are occasions when the middle men, who act as buffers between the growers and the consumers, have taken the brunt of falling markets and have given, as in the past years, "a sort of bounty to the growers by buy-

ing jute at a high price and selling to consumers at a lower price'—but those are exceptional occassions. Ordinarily the middle men can make money out of their position and the growers will participate in that middle mans profit, if the co-operative sale societies be established. The utility of the Co-operative system of marketing can be appreciated from the strides it has made in foreign counties such as England, Holland, Japan, United States of America and Denmark and particularly in the last two countries. The United States of America has made such a stride in co-operative marketing, that she sells near about 20% of per agricultural produce through those organisations. The failure of whole sale societies of jute, formed sometime in 1924 in Bengal, should not discourage the starting of co-operative marketing on proper lines, for it appears that the sale societies were not run in a business like way. 'The salvation of the Jute growers as a matter of fact would lie in those societies properly organised and worked.'

As has been said by His Excellency the Earl of Linglithgow "If co-operation fails, there will fail the best hope of rural India."

It may not be possible, as it was not in the past, to find in the rural areas men capable of organising and running co-operative societies in the proper way, but when with the proposed decentralisation, the educated middle class will be available in the rural areas, the difficulty will be over. Then and then only, co-operative societies will have a chance of success. The conditions which are fovourable to the growth of the spirit of co-operation should be at the same time, attempted to be introduced, for co-operative organisations, and the sale societies all the more, can hardly succeed otherwise. In the words of Kale 'a wider diffusion of education and a more sympathetic land revenue and Government administration and an earnest endeavour to stimulate public spirit and an active and comprehensive effort to promote economic development of the state and of social reform

on the part of the people are needed to make the progress of co-operative movement rapid and healthy.'

Next comes the question of marketing jute in Calcutta. The incidence of the freight charges of Railways and of Steamer Companies for the carriage of jute is rather high. The cost of carriage by railways for one ton of jute over 200 miles is about Rs. 17/8/- in the Eastern Bengal Railways whereas under the same condition, the transport charge for wheat in the United States of America is about Rs. 7/9/- per ton. There is a lot to criticise the way in which the steamer companies fix their freight for distances between one station and another. If the freight charges af Railways and Steamer Companies, be reasonable reduced—the growers will get substantial relief. The transport of jute by country boats should be encouraged. Transport by country boats will not only make transport cheaper by 50 per cent but will provide employments to a large number

of people engaged in plying boats. The want of facilities for insurance of goods carried by boats and the non-acceptance of the bill of lading of goods sent by boat, are the main causes why it is not possible to transport jure by boats. Necessary steps should be taken in this matter— so that the disabilities that now attach to transport of jute by boat may go. It will appear that under the existing arrangements—50 per cent of the jute is carried by Railways, 47 per cent of the jute is carried by Steamer companies and only the remaining 3 per cent is carried by country boats.

The business condition of the jute balers who sell to shippers, requires improvement for the condition of the ultimate grower depends greatly on the condition of all middle men. The balers suffer from the difficulty in assortment and are at a great disadvantage. The 'Home Guarantee' clause is rather queer and awfully disadvantageous—since the jute sold to foreign countries has to be arbitrated there, on the

question of quality. It will be much better, if the Home guarantee clause be given up and a government or a quasi government authority be created for certifying the quality of jute sold, before such jute leaves the Indian ports. If we turn our attention to America for cotton and to Philipines for coffee, we will find a similar sort of organisation existing there.

It is necessary in the interest of the growers of jute, that the monopoly character of jute, should be maintained. The talk of competition from substitute crops, has been heard for a pretty long time but as a matter of fact, no substitute has been able to make any headway. It however appears that in the grain trade storage is being done in elevators, and bulk handling is being made. Cement bags are being tried to be made of Manilla Paper. Iron hoops and wires have to a certain extent replaced baling cords and printed tapes and gummed paper have in some cases taken the place of twines. Sugar and coffee bags are being tried to be changed. A

factory in Mauritius, has been utilising nearly 50 per cent of the hemp of the island in making bags for local coffee and maize. The production of 'Sisal' in Africa, 'Broom' in Germany and in Italy, 'Pacco-Paco' in Brazil and 'Malva' in Cuba are some of the competitors of jute. 'Mahotine' grown in tropical America is a good competitor of jute in as much as, its yield is 2 tons per acre as against ·6 ton for jute. If however the prices of jute do not go up to a reasonably high level, there is no real menace from its competitors. Still it is necessary to find ways for maintaining and improving the position of Jute. New markets are to be found and researches should be made for new uses of jute. In the last exhibition at Glasgow, it was shown that in the construction of roads, jute had an immense future. In fact, some engineers of England and America have already started using jute fabric in connection with road construction.

CHAPTER X

The schemes that have been proposed for meeting the essential and elementary needs of the rural people, will require money to finance them. The question naturally arises,—where to find the money needed. It has been a practice with the administration to plead paucity of funds when demands on behalf of the people are put forward. An idea seems to have grown that the funds of the Government and of public and local bodies are primarily meant for running the day to day administration and that if any amount be left there after, the needs of the people may be attended to there-with, as far as possible. How hopelessly incorrect is such an idea! The finance of the administration is really meant for the people and not the people for it. Every administration is duty bound to provide for the elementary and essential needs of the

people and should adjust its finance accordingly.

If money for the solution of the rural problems has to be found, it is necessary to curtail the cost of administration, secondly to increase the revenue of the Government and lastly to allot greater portions of it to rural causes. The reduction in the pay and allowance of all officers of the Government along with the proposed decentralisation will bring about a substantial reduction in the expenses. If the cost of maintaining the special city police be charged on the corporation or the municipality concerned as already proposed, a decent amount will be released. There will be a large saving of money and a great increase in the income, if the original side of the High court be abolished and substituted by City Civil Courts, as has been done else where. At present, all through the country the people have got to pay heavy ad-valorem duty in the shape of court-fees for the justice administered by the ordinary Civil Courts, but in Calcutta proper the people, though by far weal-

thier in general, can get justice administered by the highly paid High-court judges, on payment of paltry hearing fees. This is neither sound from the view-point of finance nor correct from the standpoint of fairness.

The income of the Government of Bengal is about twelve Crores of rupees only. For a population of nearly 5 crores of people, such an income can be hardly sufficient. The insufficiency of the revenue is partly due to the Meston and Neimeyer awards by which out cf the gross income of Rs. 38 crores about Rs. 26 crores have been allotted to the Central Government. The other provinces have been however more favourably treated. The nett result of the awards has been that the other provinces as also the central Government have been allowed to thrive at the cost of Bengal. According to the calculations made by Dr. Radha Kumud Mukherjee, while a Bombay man gets Rs. 8/- out of his Government, a Punjabi Rs. 5/8, and a Madrassi Rs. 4/- but a Bengalee gets only Rs. 2/8. It is

therefore desirable that the awards should be reasonably modified.

Whatever may be done for unsettling the settled awards, attempts should be made to augment by fresh taxation the funds of the local Government, for no Government with a revenue of about Rs. 12/- crores can reasonably hope to perform its essential and elementary duties to a population of 5 crores. A comparison with the finance of countries in the west will show how meagre is that of Bengal.

	Population	Revenue in 1938-39
Bengal	50,100,000	131,273,000 Rs*
Great Britain	44,937,444	914,400,000 £
France	41,907,056	53,781,105,712 Franc
Italy	43,578,000	25,072,000,000 Lire

*There was an opening balance of Rs 19,100,000

The mass comprising the rural people in our country are awfully poor, but they are the most heavily taxed. Still whenever funds are found necessary to be raised, they are made the subject of further taxation. The men in the city generally comprising the wealthier class how-

ever get off lightly in the matter of taxation. Even in the matter of income-tax, incomes upto Rs. 2000/- are exempt and rebates on amounts paid as life insurance premia and as contributions to recognised provident funds are allowed upto 1/6 of the income. The men in the rural areas connected with agriculture irrespective of their income, have however to pay cesses in all circumstances. There is no minimum limit for taxable income for them, no provision for rebate for savings they may make, no hope for concession even if the crop on their land fails and they are unable to find the barest food ; they must pay the cesses whatever may happen to them. Still the taxes paid by the poor people in the rural areas are sought to be enhanced by the imposition of the Primary Education Cess, the Land Development taxes and the like. The protective duties imposed in favour of the big industries have benifited the men in the cities interested in them in one way or the other, but they have been the cause of increasing burden of the rural

people—the mass, who figure only as the consumers. The established principle of taxing the heaviest, persons who have greater capacity to pay, appears to have been forgotten. It is accordingly necessary that while the taxes on the rich are enhanced, those on the rural people are reasonably reduced.

With that end in view the protective duties in favour of different industries should be revised, so that the consumers may get relief. While it is desirable to protect the indigenous enterprises, attention should be given that it is not done at unreasonable cost of the poor people of the country. The cost of litigation and of execution and registration of documents, comes ultimately on the rural people ; hence its reduction is desirable. The rates of ad-valorem court fees for suits valued upto Rs. 500/- should be halved. In cases, suits are decided exparte or on confession or on compromise, one half of the usual fees should be charged, for they naturally take for their disposal a very short time of

the court. On the original side of the High Court, similar concessions are granted in the matter of hearing fees, when a cause is disposed of without any contest. The fees for stamps and the cost of registration of documents for properties valued below Rs. 500/- should also be reduced by one half. It is a pity that though the price of every commodity or service has fallen, the rates of court fees and stamps have been kept unchanged, rather in some cases they have been enhanced. No doubt, the reduction in the taxes affecting the rural people may bring in some reduction in the revenue, but that is no consideration for continuing what is inequitable. The right thing will be to direct the taxation to persons and bodies that are better off financially and are in a better position to bear the incidence of taxation. On this principle the following taxes may be imposed.

1. The minimum for assessment of income tax should be brought down to Rs. 1000/- per annum and the rates of taxation should be

at least doubled. No rebate should be granted on payments made on account of life insurance premia and as contributions to Provident funds.

2. Every owner of a house in the cities, should be made to pay an additional tax equal to what is otherwise paid for it to the corporation or municipality as the case may be.

3. Every owner of a motor car, taxi-cab or bus may be made to pay an additional tax equal to the tax that is now charged under the Motor Vehicles Act.

4. Taxes of substantial amount in the shape of license fees to dealers, may be charged on motor cars, their accessories and petrol.

5. Articles of luxury like Gramophones, toys, silk, scents, ornaments, and cigarettes may be taxed by imposing substantial license fees on their dealers.

6. The tax on amusements should be enhanced by 50 percent and that for all classes of tickets. There is no reason to apprehend,

in view of the increase of the places of amusements, that the enhancement of the amusement tax would affect the sources of amusement to any appreciable extent. While the people in the rural areas cannot have their bare necessities, it is rather unfair to be unreasonably solicitous of the facilities for amusements of the fortunate few in the cities. The race goers squander their money in the most light hearted way and should be taxed the heaviest.

7. An additional tax of -/1/- anna per unit may be imposed on electricity in the case of Calcutta and Dacca. In cases of approved industries, the Government for the greater interest of the country, may be authorised to grant a rebate. It should be remembered that at present in mofussil towns, the unit rate varies from -/6/- to -/8/- annas.

8. The telephones may be taxed by charging 10 per cent on the amount paid for calls. For regent telephones, the tax may be assessed at 5 per cent on the total amount paid.

9. The persons who spend large amount of money in travels in foreign lands should be taxed. A tax say 10 per cent of the fare may be charged on tickets issued to foreign countries. This tax may be realised—through the shipping companies. Students, who go to foreign countries, for technical education, not available in this country, may be exempted from such taxes.

10. The existing terminal tax meant to benefit Calcutta only at the cost of the people of the country in general, should be abolished. Calcutta has already grown beyond expectation and has got a rich Corporation to look after it. Why should the people of the country be taxed further, for the improvement of Calcutta ? In place of the existing terminal tax, a similar tax for the benefit of the people of the country, may be imposed on passengers that travel to and from Calcutta. Under the existing rule, the same terminal tax is realised from the higher and lower classes of passengers.

This is manifestly unjust. The proposed terminal tax may be fixed at /1/ anna per rupee for single journey tickets to and from Calcutta, with a minimum of 6 pies for third class tickets, 9 pies for inter class tickets, /2/ annas for second class tickets and /4/- annas for first class tickets. The rates of the terminal tax for return and season tickets, may be fixed on the basis of the single journey tickets.

11. Death duties say at 2 per cent may be imposed in cases the assets of a deceased exceed Rs 20 thousand.

12. National lotteries may be run thrice a year for raising funds for public utility. A body for that purpose may be constituted by the Government. There will be an additional advantage from the running of national lotteries, in as much, the huge annual withdrawal of money from the country by the foreign lotteries, will be stopped.

Whatever may be the revenue of the Government, unless sufficient money be

allotted to rural causes, there is no hope for the rural people. About 90 per cent of the people live in the villages but what insignificant portion of the revenue of the Government is spent for them. If population is the basis of all considerations, why in the matter of allotment of funds to rural causes a different principle should be followed. It is better to have an inflexible rule that 90 per cent of the revenue must go to rural causes.



CONCLUSION.

How seldom it is recognised that rural Bengal has a distinct and separate entity,—though upon this recognition depends the fate of millions of people ! Rural Bengal at present appears to exist only to serve the cities and its interest is always thought in terms of its utility to them. The country however stands divided

between the villages and the cities and as such binding rural Bengal to the triumphant chariot-wheels of the cities—particularly of Calcutta, must mean perpetual captivity and misery. If the king of France made a fatal mistake by saying "I am the State", it is no less fatal for the cities particularly for Calcutta to say 'I am the country' but that is what they are made to say in practice. Men in the cities may be interested in continuing the present state of affairs in which the rural population exists for furnishing them with a field for their favourite game of exploitation, but they must not forget that however much it may be initially profitable, it is no prudence to exploit the rural people to death. If ninety per cent of the population come to be dead, how long can the other ten per cent survive ? Have not the cities come to feel the effect of the misery of rural Bengal and are they not finding that the fountain of their prosperity has begun to dry up at the very source ? It is to the interest of every body to have a prosperous

rural Bengal, though men in the cities having vested interests there, through short-sightedness may think otherwise. "The villagers" as has been said by the Hon'ble Mr. Govinda Ballav Pant, "are generally not more than a string of bones and skeletons. We have been getting from them the most we can. So we have to pay back the arrears that have accumulated for decades",

If rural Bengal should go the way it has been going, not only will it, but urban Bengal as well with it, will meet with their doom. Ominous clouds have already appeared on the horizon and though they are at present 'no bigger than a man's hand', still the rumbling of hiddin thunder is making itself felt. Unless the breeze of rural mindedness springs up and wafts the clouds away, such a storm will break, as will sweep away every thing before it. Beware, while there is time.

FINIS.

Corrigenda.

page	*line*				
3	21	*pl. read*	constitute	*for*	constituite
7	11	*omit*	that		
8	19	*pl. read*	he	...	it
20	3	...	prefers	...	prefer
20	7	...	things	...	thing
20	22	...	show	...	shows
23	5	...	are	...	is
32	22	...	liked	...	like
34	22	*include* 'and' after cities,			
47	17	*pl. read*	within	*for*	with
47	18	...	8	...	7
61	4	...	statutory	...	statutary
86	16	...	consistently	...	consitently
87	2	...	in the villages	*after*	than those
110	11	...	indigenous	*for*	indigeous
110	12	...	village	...	villages
111	9	...	depends	...	depend
118	14	...	memories	...	memory
147	10	...	provided	...	provived
149	1	...	increase	...	incease
151	12	...	excessively	...	excessive by
154	21	...	practice	...	pracice
157	12	...	unable	...	uuable
172	13	...	larger	...	largar
177	7	...	are	...	is
179	9	...	?	...	.
197	20	...	the	...	he
198	21	...	arrives	...	arrive
202	22	...	receipts	...	receipt
207	16	...	of	...	af
207	17	...	reasonably	...	reasonable
208	5	...	jute	...	jure
210	10	...	beyond	...	up to
215	20	...	benefited	...	benifited
224	11	...	its	...	their
224	14	...	hidden	...	hiddin